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TWENTY-SIXTH ANNUAL REPORT /

OF THE

INSURANCE COMMISSIONER

OF THE

STATE OF NEW HAMPSHIRE, Insurance dept.

1895.

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REPORT OF THE INSURANCE COMMISSIONER.

STATE OF NEW HAMPSHIRE.

INSURANCE DEPARTMENT,

CONCORD, May 1, 1895.

To His Excellency the Governor :

The twenty-sixth annual report of the insurance commissioner for the year ending December 31, 1894, is herewith respectfully submitted.

FIRE INSURANCE.

The following changes have taken place during the year: three companies have withdrawn from the state, viz.—The Massachusetts Mutual, Dwelling House of Boston, Mass., and the Guardian of England.

One of these, conducted on the mutual plan, possessed a guarantee capital of \$200,000. The Guardian withdrew from the United States, and the two Massachusetts companies, both solvent, discontinued the transaction of business, reinsuring their risks, respectively, in the Fireman's Fire, and Springfield Fire & Marine Insurance Companies of Massachusetts.

Three companies, all conducted on the stock plan, were authorized to do business in the state during the year; they were the Merchants' Insurance Company of New Jersey, the Agricultural of New York, and the Williamsburgh City of New York. The aggregate capital of the three companies withdrawing was \$700,000; that of the three companies taking their places was \$1,150,000; so the change has not been to the injury of those seeking insurance. Three domestic companies conducted on the mutual plan that had temporarily suspended in 1893, resumed the transaction of business July 17, 1894. These were the

Ætna Mutual, American Manufacturers' Mutual, and the Home Manufacturers & Traders' Mutual, all of Concord.

NUMBER OF AUTHORIZED COMPANIES.

The entire number of fire insurance companies authorized to transact business in the state, and filing statements on December 31, 1894, was 83, divided as follows :

| | |
|--|----------|
| Domestic companies | 36 |
| Companies of other states | 30 |
| Companies of other countries | 17 |
| Total | <hr/> 83 |

Excepting the three domestic mutual companies named, the number remains the same as reported in 1893. Of the above number, 49 are conducted on the stock plan. The principal items of interest to policy-holders on the date mentioned were

| | |
|--|-----------------|
| Paid-up capital | \$30,325,000.00 |
| Gross assets | 153,689,081.00 |
| Unearned premiums | 68,606,384.38 |
| Surplus as to policy-holders | 66,810,923.26 |

Compared with the condition of the stock companies authorized to do business in the state the previous year there has been a gain in paid-up capital of \$450,000; in gross assets, \$3,992,-521.16; in unearned premiums, \$2,962,221.55, and in surplus as to policy-holders, \$3,925,976.76.

NEW HAMPSHIRE BUSINESS.

Twenty-one town mutual insurance companies reported in

| | |
|---|--------------|
| Risks written | \$653,731.00 |
| Premiums and assessments received | 7,105.63 |
| Losses paid | 5,874.36 |
| Risks in force | 2,963,275.50 |
| Cost of insurance, per \$100 | .27 |

The decrease, as against the business of 1893, was in risks

written, \$8,666; premiums and assessments received, \$2,424.64; losses paid, \$2,133.14, and in risks in force, \$66,603.

Companies of this class collect in cash a small percentage of their notes, depending on assessments to meet their losses.

The three assessment mutuals, the Grange, Rockingham Farmers', and the Merrimack County, reported

| | |
|---|----------------|
| Risks written | \$2,374,202.00 |
| Premiums and assessments received | 15,076.42 |
| Losses paid | 15,977.97 |
| Risks in force | 8,090,576.05 |
| Cost of insurance, per \$100 | .32 |

There has been an increase over the previous year in risks written of \$507,318; in losses paid, \$623.05; in risks in force, \$750,732.55; and a decrease in the amount of premiums and assessments received of \$4,786.07. Two of these companies, like the town mutuals, collect in cash a small percentage of the premium note, and depend on assessments to meet losses. The Grange Mutual collects a cash premium of half of one per cent. of the amount at risk, and a premium note of three per cent. of the amount at risk.

SIX CASH MUTUALS.

| | |
|-----------------------------|----------------|
| Risks written | \$5,966,609.54 |
| Premiums received | 78,768.65 |
| Losses paid | 48,873.14 |

As compared with the business done by three companies of the same class in 1893, there has been an increase in risks written of \$910,308.96; in losses paid, \$2,119.33; and a decrease in the amount of premiums received of \$10,056.08. Companies of this class collect a full cash premium that is according to the rate established by the local board, and in addition, insert a stipulation in the policy providing for an assessment of once or twice the amount of the cash premium received.

SIX STOCK COMPANIES.

| | |
|-----------------------------|-----------------|
| Risks written | \$33,249,024.00 |
| Premiums received | 393,890.24 |
| Losses paid | 212,854.62 |

There has been a decrease as against last year in risks written of \$13,564,722; in premiums received, \$70,977.09; and an increase in the amount of losses paid of \$44,421.98.

ENTIRE BUSINESS OF DOMESTIC COMPANIES.

| | |
|-----------------------------|-----------------|
| Risks written | \$42,243,566.44 |
| Premiums received | 494,840.94 |
| Losses paid | 283,580.08 |

These figures show a decrease of risks written, \$12,976,373.96; in premiums received, \$88,244.12; and an increase in losses paid of \$37,328.57.

COMPANIES OF OTHER STATES AND COUNTRIES.

The New Hampshire business of the companies of this class was in

| | |
|-----------------------------|-----------------|
| Risks written | \$33,828,209.10 |
| Premiums received | 492,936.33 |
| Losses paid | 289,496.33 |

Compared with the business of companies of the same class in 1893 there has been a decrease in risks written of \$8,829,431.37; in premiums received of \$78,233.57; and an increase in losses paid of \$62,343.47.

The entire business of all authorized fire insurance companies within the state during the year was in

| | |
|-----------------------------|-----------------|
| Risks written | \$76,071,775.54 |
| Premiums received | 987,777.27 |
| Losses paid | 573,076.42 |

showing a decrease in risks written of \$21,815,805.43; in premiums received of \$156,477.69; and an increase in losses paid of \$99,642.04.

As a matter of reference, the tabulation of the business transacted within the state by all authorized fire insurance companies since 1870 is continued in this report, accompanied by the ratios of losses paid to premiums received, and of premiums received to risks written.

The same classification has been made as heretofore, the stock and cash mutual companies being grouped in the first table, the town mutuals in the second, and the assessment mutuals in the third. The latter consist of the Grange, Merrimack County, and the Rockingham Farmers'.

A change has been made this year in the table devoted to these companies; heretofore the word "Expenditures" headed one of the columns; the word "Expenses" has been substituted therefor, and the figures given cover the managing expenses of the companies; "Risks in force" have been substituted for "Risks written."

BUSINESS OF AUTHORIZED STOCK AND CASH MUTUAL FIRE INSURANCE COMPANIES FOR TWENTY-FOUR YEARS.

| Years. | Risks written. | Premiums paid. | Losses paid. | Ratio of losses to premiums. | Ratio of premiums received to risks written. |
|--------|-----------------|-----------------|----------------|------------------------------|--|
| 1870 | \$36,207.134 | \$425,277.01 | \$360,559.06 | 84 | 1.17 |
| 1871 | 43,369,161 | 498,583.17 | 247,827.18 | 49 | 1.15 |
| 1872 | 37,368,642 | 479,571.63 | 207,129.78 | 62 | 1.28 |
| 1873 | 39,258,823 | 539,179.53 | 424,836.83 | 78 | 1.11 |
| 1874 | 38,121,555 | 549,962.47 | 291,984.78 | 53 | 1.40 |
| 1875 | 43,539,576 | 623,696.29 | 426,646.17 | 68 | 1.43 |
| 1876 | 44,214,248 | 606,296.52 | 424,745.58 | 70 | 1.37 |
| 1877 | 38,226,890 | 509,469.87 | 294,427.49 | 57 | 1.33 |
| 1878 | 38,447,894 | 458,978.31 | 400,355.34 | 87 | 1.19 |
| 1879 | 37,728,541 | 559,862.46 | 343,681.54 | 74 | 1.21 |
| 1880 | 39,947,421 | 488,299.56 | 279,023.88 | 58 | 1.21 |
| 1881 | 41,625,013 | 503,658.98 | 374,962.18 | 74 | 1.21 |
| 1882 | 48,263,719 | 590,837.56 | 391,067.36 | 66 | 1.22 |
| 1883 | 50,968,941 | 620,775.60 | 382,892.42 | 61 | 1.21 |
| 1884 | 44,724,531 | 615,273.21 | 306,242.10 | 50 | 1.37 |
| 1886 | 47,466,434 | 555,924.35 | 112,030.01 | 20 | 1.17 |
| 1887 | 55,550,441 | 711,317.52 | 399,084.15 | 56 | 1.28 |
| 1888 | 60,810,197 | 744,613.79 | 289,634.66 | 36 | 1.22 |
| 1889 | 62,829,643 | 773,531.45 | 231,300.13 | 29 | 1.23 |
| 1890 | 75,336,186 | 941,920.84 | 416,320.28 | 44 | 1.25 |
| 1891 | 75,966,240 | 933,095.22 | 363,426.58 | 39 | 1.22 |
| 1892 | 83,561,936 | 1,021,726.01 | 592,638.40 | 58 | 1.22 |
| 1893 | 95,348,805 | 1,114,961.96 | 450,042.41 | 40 | 1.17 |
| 1894 | 73,043,842 | 965,595.22 | 551,224.09 | 57 | 1.32 |
| | \$1,251,925,313 | \$15,627,357.53 | \$8,634,062.50 | 55 | 1.24 |

THE TOWN MUTUAL INSURANCE COMPANIES—BUSINESS OF TWENTY-FIVE YEARS.

| Years. | Amount at risk. | Premiums received. | Assessments made. | Losses paid. | Expenses. | Cost per \$100 of risk. | Number of companies. |
|--------|-----------------|--------------------|-------------------|--------------|-------------|-------------------------|----------------------|
| 1870 | \$1,900,770 | \$490.02 | \$847.00 | \$835.17 | \$484.40 | \$0.07 | 14 |
| 1871 | 2,128,612 | 674.23 | 5,014.48 | 4,920.29 | 874.82 | 0.27 | 15 |
| 1872 | 2,136,480 | 560.46 | 2,216.65 | 2,166.00 | 845.28 | 0.14 | 15 |
| 1873 | 2,241,627 | 901.42 | 4,381.66 | 3,146.25 | 855.51 | 0.18 | 16 |
| 1874 | 2,255,247 | 615.22 | 2,015.09 | 683.50 | 944.61 | 0.07 | 16 |
| 1875 | 2,187,436 | 624.76 | 2,302.44 | 2,233.00 | 658.41 | 0.13 | 15 |
| 1876 | 1,952,096 | 615.01 | 799.69 | 1,202.20 | 622.68 | 0.09 | 16 |
| 1877 | 2,300,104 | 723.96 | 3,251.97 | 5,316.59 | 720.57 | 0.26 | 16 |
| 1878 | 2,322,837 | 545.18 | 4,620.23 | 7,113.16 | 1,295.10 | 0.36 | 16 |
| 1879 | 2,207,693 | 602.77 | 3,226.01 | 3,237.32 | 919.46 | 0.19 | 16 |
| 1880 | 2,088,891 | 558.44 | 5,987.96 | 3,686.89 | 964.96 | 0.22 | 16 |
| 1881 | 2,306,261 | 1,323.83 | 2,114.31 | 2,429.28 | 760.56 | 0.14 | 18 |
| 1882 | 2,305,472 | 741.10 | 2,863.90 | 1,199.70 | 1,034.78 | 0.10 | 18 |
| 1883 | 2,207,149 | 798.77 | 1,134.23 | 1,041.52 | 910.89 | 0.09 | 17 |
| 1884 | 2,226,008 | 620.37 | 1,594.13 | 2,120.72 | 762.75 | 0.13 | 17 |
| 1885 | 2,261,312 | 660.50 | 2,882.38 | 2,722.50 | 581.64 | 0.15 | 17 |
| 1886 | 2,609,924 | 1,240.74 | 2,372.72 | 2,071.98 | 1,493.50 | 0.14 | 21 |
| 1887 | 2,992,227 | 2,156.66 | 2,928.37 | 1,845.41 | 2,143.00 | 0.17 | 23 |
| 1888 | 3,239,809 | 1,980.13 | 11,062.62 | 9,423.36 | 2,309.12 | 0.36 | 25 |
| 1889 | 3,236,566 | 1,534.55 | 5,697.90 | 5,708.47 | 1,234.99 | 0.22 | 24 |
| 1890 | 3,232,458 | 1,683.07 | 5,261.81 | 7,688.52 | 1,630.33 | 0.29 | 23 |
| 1891 | 3,237,343 | 2,202.73 | 4,707.45 | 4,677.80 | 2,805.44 | 0.23 | 22 |
| 1892 | 3,221,214 | 2,004.70 | 7,116.21 | 3,027.50 | 1,125.61 | 0.13 | 22 |
| 1893 | 3,029,879 | 9,530.51 | 3,903.27 | 8,007.05 | 1,459.80 | 0.31 | 21 |
| 1894 | 2,963,275 | 1,998.16 | 5,107.47 | 5,874.36 | 2,272.55 | 0.27 | 21 |
| | \$62,608,670 | \$35,187.29 | \$93,409.93 | \$92,378.54 | \$29,850.76 | 0.19 | |

ASSESSMENT MUTUALS—BUSINESS OF SEVEN YEARS.

| | Risks in force. | Assessments and premiums received. | Losses paid. | Expense of management. |
|------|-----------------|------------------------------------|--------------|------------------------|
| 1888 | \$4,647,083.00 | \$4,382.07 | \$3,033.83 | \$2,164.24 |
| 1889 | 5,828,902.00 | 15,681.67 | 7,738.10 | 2,166.63 |
| 1890 | 6,049,366.00 | 8,768.19 | 9,618.75 | 2,569.95 |
| 1891 | 6,520,897.00 | 19,786.02 | 10,753.13 | 3,004.61 |
| 1892 | 6,845,815.00 | 9,840.82 | 15,914.37 | 3,068.64 |
| 1893 | 7,339,843.00 | 19,862.49 | 15,354.92 | 3,022.87 |
| 1894 | 8,090,576.00 | 15,076.42 | 15,977.97 | 4,297.91 |
| | \$44,822,482.00 | \$93,397.68 | \$78,391.07 | \$20,294.85 |

Of the town mutuals, twenty-one in number, eleven experienced no losses during the year; the risks in force of the eleven amounted to \$1,238,624, and the managing expenses of the same figured up but \$334.92. This is a good showing and deserves mention whether the result be due to luck or to good care in placing the risks. The losses were confined to ten companies, and in three of these the average was but a fraction over eight dollars; one suffered to the extent of one hundred dollars, another paid but fifty dollars, and the balance, five in number, averaged a fraction over \$1,189 each. The losses of all but two had been adjusted and paid; one of the two owed \$775, the other, \$18, making the total indebtedness of the companies of this class on the 31st day of December, 1894, \$793. But little has been said, as a rule, in the text of the report about them, but from the fact that very little complaint has been made, it is evident that they are managed to the satisfaction of their patrons. So long as assessments are made promptly and collected, losses can be paid within the limit, and from appearances this has been done. Since writing the above, notice has been received that the Farmers' Mutual of Franklin, on April 30, 1895, concluded to wind up its affairs and go out of business. On March 25, 1895, the number of foreign stock companies was further increased by the admission of the Greenwich Fire Insurance Company of the City of New York, with a capital of \$200,000, and a surplus beyond all liabilities of \$181,117.32.

THE VALUED POLICY LAW.

The comparative experience tables published in the last report are continued in this in order to ascertain the practical effect of the operation of the Valued Policy law. Table 1 gives the amount of risks written, premiums received and losses paid for nine years ending December 31, 1884, before the passage of the law, and Table 2 gives the experience of nine years, ending December 31, 1894, after its passage. This method of testing the working of the law must be the proper one, for it is the rule in use by those opposed to it when investigating its operation in states where similar laws have been in force, but where results

have been different. When such instances occur the responsibility for the increased loss ratio is charged to the law, but when the experience of New Hampshire is given showing a decreased loss ratio, the commissioner is accused of "juggling with figures." Funny that "Sauce for the goose is not sauce for the gander" in this case, but the account is squared by saucing the commissioner who is not to blame because the losses are not larger—a sad circumstance for the prophets and philosophers who predicted something different. The figures show a handsome profit for the companies during the second period, but regardless of this fact, there is mourning among the insurance scribes, not only mourning but considerable feeling because the commissioner has been so presumptuous as to publish, for the benefit of all concerned, the comparative experience of the companies for eighteen years; but he is of the opinion that this is not only proper, but essential, in order to get at the facts.

TABLE No. 1

| | Risks written. | Premiums received. | Losses paid. | Ratio of losses to premiums. | Ratio of premiums received to risks written. |
|------|------------------|--------------------|----------------|------------------------------|--|
| 1876 | \$44,214,248.00 | \$606,295.52 | \$424,745.68 | 70.05 | 1.36 |
| 1877 | 38,226,890.00 | 509,469.87 | 294,427.49 | 57.79 | 1.17 |
| 1878 | 38,447,894.00 | 458,978.31 | 400,355.34 | 87.22 | 1.15 |
| 1879 | 37,728,541.00 | 459,862.46 | 343,681.54 | 74.72 | 1.28 |
| 1880 | 39,947,421.00 | 483,299.56 | 279,028.88 | 57.75 | 1.11 |
| 1881 | 41,625,018.00 | 503,658.98 | 374,962.18 | 74.44 | 1.40 |
| 1882 | 48,263,719.00 | 590,837.56 | 391,067.36 | 66.18 | 1.43 |
| 1883 | 50,968,941.00 | 620,775.60 | 382,892.42 | 61.68 | 1.37 |
| 1884 | 44,724,581.00 | 615,273.21 | 308,242.10 | 50.09 | 1.33 |
| | \$384,147,198.00 | \$4,848,451.07 | \$3,169,397.99 | 65.36 | 1.26 |

TABLE No. 2.

| | | | | | |
|------|------------------|----------------|----------------|-------|------|
| 1886 | \$47,466,434.00 | \$555,924.35 | \$112,030.01 | 20.15 | 1.17 |
| 1887 | 55,550,441.00 | 711,317.52 | 899,084.15 | 56.10 | 1.28 |
| 1888 | 60,810,197.00 | 744,613.79 | 269,634.66 | 36.21 | 1.22 |
| 1889 | 62,829,643.00 | 775,531.45 | 231,300.13 | 29.82 | 1.23 |
| 1890 | 75,336,186.00 | 941,920.84 | 416,320.28 | 44.19 | 1.25 |
| 1891 | 75,966,240.00 | 933,095.22 | 363,426.58 | 38.94 | 1.22 |
| 1892 | 83,561,936.00 | 1,021,726.01 | 592,638.40 | 58.00 | 1.22 |
| 1893 | 95,848,305.00 | 1,114,961.96 | 450,042.41 | 40.36 | 1.17 |
| 1894 | 76,071,775.00 | 987,777.27 | 573,076.42 | 58.01 | 1.29 |
| | \$632,941,157.00 | \$7,784,868.41 | \$3,407,553.04 | 43.77 | 1.23 |

UNAUTHORIZED INSURANCE.

For the first time in nine years there has been a decrease in the amount of fire insurance written in the state, the volume of business for the year 1894 being twenty-two millions less than that written in 1893. The loss can be partially explained by the reinsurance of the risks of the People's Fire Insurance Company last year, but as compared with the business of 1893 there is a loss of eight and one half millions.

This is not so easy to explain, but there is good reason for supposing that a large share of it was due to unauthorized companies who can not, or will not, comply with the requirements of New Hampshire laws, but prefer to steal their business and thus avoid the payment of the fees and taxes which authorized companies have to pay the state. This is an evil that other states have overcome by the enactment of laws by which the poachers can be reached. The companies of other states and countries authorized to transact business in New Hampshire paid into the state treasury last year, in fees and taxes, in round numbers, the sum of twenty-two thousand dollars, and justice as well as equity demands that they should be protected from the companies who do not contribute a copper to the state and who have no authority to do business here.

Section 1, chapter 169, Public Statutes reads: "No insurance company not organized under the laws of this state shall do insurance business within the state unless it has obtained a license from the insurance commissioner authorizing it to do so."

Section 15 of the same chapter qualifies it by saying, "Nothing in this chapter contained shall be so construed as to prevent any duly licensed or commissioned agent from procuring insurance upon property located in this state in companies *not* licensed to transact business in the state whenever the aggregate amount of insurance which companies legally doing business in this state will write upon the property is not sufficient to protect it."

There is good reason for believing that some of the agents give the last section a broad interpretation, and take it for granted that when the resources of the companies for which *they* were licensed were exhausted they had complied with the law in seeking insurance in unauthorized companies, to the detriment of those which were authorized, to the state and, very often, to the insured. In order to remedy this, an amendment to Section 15 was prepared and submitted to the last legislature. It was similar to laws already in force in Massachusetts and Connecticut, and enacted in Maine this year. The substance of the amendment, was this,—agents, before placing insurance in unauthorized companies, shall first file an affidavit with the insurance commissioner that they cannot secure it in authorized companies, and at some time during the month of January, annually, shall submit to him a sworn statement of the amount of gross premiums received on such insurance, upon which they shall pay, to the state treasurer, a tax of two per cent. and as a guarantee for the payment of the same, they shall file with the insurance commissioner a satisfactory bond to the amount of \$1,000.

This bill was submitted, referred to the insurance committee, and met the fate of many not so deserving, for it was never reported to the house, but the interests of the insuring public, of the authorized companies, and of the state treasury demand that the situation be made known, in order to have the wrong righted by future legislation.

OVER-INSURANCE. WHO IS TO BLAME ?

Commissioner Fyler, of Connecticut, after years of experience, was led to write that he was of the opinion that "One of the most prominent evils connected with the business is that of over-insur-

ance, effected largely by those who have nothing at stake in the risk assumed, but anxious to secure commissions thereon." Hon. Oliver Pillsbury wrote that "Over-insurance was doubtless the most prolific source of fraud, and the perpetrators should be searched out and punished."

Ex-Governor Anthony, of Kansas, who has just qualified as insurance commissioner of that state, said in his message to his state legislature in 1877, "The evil of this insurance business is in plain sight, and will never be cured until we remove the cause. Over-insurance is a term that expresses all there is of it. To over-insurance are due nearly all incendiary fires." Fire Marshal Towe, of San Francisco, within three months, wrote, in a communication to the Fire Underwriters Association of the Pacific on "Over-insurance as an incentive to incendiarism," that in his judgment it would be more correct to say, "Over-insurance is *the* incentive to incendiarism, and exclude all other motives as the source of the crime of arson." His opinion is based on nine years' experience as fire marshal in the city of San Francisco. After giving at length his views on the subject, saying that he did not believe in the enactment of additional laws, for he believes that they would surely be dead letters, he said he is obliged, from a knowledge of the facts recited, to look to the insurance fraternity itself as the only power to furnish a remedy, and that remedy is, greater vigilance on the part of the companies and their agents, especially the soliciting agents, in ascertaining beforehand what it is they insure, and above all, its value, as well as the true character of the party effecting the insurance. His experience justifies him in believing that the real culprit is the soliciting agent, and that the punishment he deserves can be given only by the companies, and for that reason he is of the opinion that the remedy for over-insurance as an incentive to incendiarism lies with the companies themselves." These comments are opportune, for even this state is not exempt from the evil as the following illustration will show.

REPORT OF THE

BUILDINGS DESTROYED.

| Dwelling. | Value. | Insurance. | Total loss. |
|-------------------------------|------------------|-------------------|-------------|
| 1. Dwelling, | \$600.00 | \$1,000.00 | Total loss. |
| 2. " | 1,400.00 | 1,900.00 | " |
| 3. " | 2,000.00 | 2,500.00 | " |
| 4. " | 1,500.00 | 2,000.00 | " |
| 5. " | 500.00 | 1,500.00 | " |
| 6. Buildings, 100 acres land, | 650.00 | 1,700.00 | " |
| 7. Buildings, 50 acres land, | 370.00 | 1,140.00 | " |
| | <hr/> \$7,020.00 | <hr/> \$12,740.00 | |

Number 1 was located in a city with a good fire department; all of the others were in the rural districts. The valuation of the property with land enclosed was taken from the town books. Captain Towe has prescribed for this evil what he considers the most effective remedy, and most assuredly is there a call for action on the part of the companies, for the agents who have been guilty of placing these risks ought to be deprived of the power to repeat the experiments.

FIRE STATISTICS.

But two towns in the state failed to file their returns the past year,—both were unimportant, the population being small. The figures given of the amount of the losses are not reliable for the reason that very often owners of property destroyed, as well as the agents of companies placing insurance upon it, are unwilling, for obvious reasons, to give information called for. The effect of this is the necessity for making estimates which are, as a rule, much in excess of the real values.

The returns of the amount of insurance paid falls short of the figures given in the sworn statement of the insurance companies which footed up to \$578,000. This is accounted for partly by attributing it to the same cause and to unadjusted, as well as to unpaid, claims; the returns being due on January 15, and transmitted to the insurance department before the November or December losses were settled.

There is a visible improvement, however. The law has been in operation but six years, and some allowance must be made for its imperfections.

One great object has been achieved in securing an investigation of the causes of the fires immediately after their occurrence, and this must, and it is believed does, exercise a good influence. The beneficial effect of fire investigations is very evident in the work of the fire marshal of Massachusetts whose labors have resulted, within a year, in saving thousands of dollars by capturing and convicting incendiaries who followed the business for profit, or from a love of mischief.

Within our own state the past year one of our domestic companies, the Portsmouth Fire Association, followed up a case of this kind and was enabled by the assistance of competent men, to capture their man and land him safely in state prison. In doing this the company performed a valuable service to the public for there was good reason to believe that he had been following this nefarious business for some time, to the danger of the communities where he had located.

The principal causes of fires were

| | Unknown. | Defective chimneys. | Exposure. | Incendiary. |
|--------------|-----------|---------------------|-----------|-------------|
| 1889 | 74 | 53 | 67 | 30 |
| 1890 | 122 | 60 | 38 | 38 |
| 1891 | 94 | 47 | 25 | 20 |
| 1892 | 110 | 63 | 64 | 33 |
| 1893 | 104 | 72 | 51 | 31 |
| 1894 | 129 | 75 | 64 | 33 |
| | <hr/> 633 | <hr/> 370 | <hr/> 309 | <hr/> 185 |

Of the principal items of losses there were ten grocery stores, five of which were total, insurance paid \$21,000; eleven hotels, three of which were total, insurance paid \$21,000; sixteen saw-mills, eleven were total, \$14,000 paid; twenty-one stores, one of which was total, \$43,000 paid; thirty-six farm buildings, twenty-eight total, insurance paid \$20,000; forty-nine barns, thirty-seven were total, \$30,000 paid for insurance; one hundred and eighty-

six dwellings, seventy-five of which were total, and the insurance paid was \$114,000. The insurance paid includes buildings and contents. Fuller details can be found in the Statistical Table No. 27.

| | No. of fires. | Total loss. | Insurance paid. |
|-------------------------|---------------|--------------------|--------------------|
| 1889 | 336 | \$670,807 | \$316,240 |
| 1890 | 445 | 746,973 | 412,470 |
| 1891 | 318 | 664,646 | 341,219 |
| 1892 | 458 | 948,489 | 501,858 |
| 1893 | 414 | 1,158,922 | 625,207 |
| 1894 | 476 | 848,635 | 413,791 |
| Totals | 2,447 | \$5,038,472 | \$2,610,785 |

RECEIPTS AND EXPENDITURES.

The receipts to the state from the insurance companies for the year ending December 31, 1894, were as follows :

RECEIPTS.

| | |
|---|--------------------|
| From fees and charges | \$7,020.00 |
| From tax on gross premiums of foreign companies | 14,500.37 |
| From tax on capital stock, domestic companies | 12,750.00 |
| Total receipts | \$34,270.37 |

Expenses of the insurance department for the year ending May 1, 1894,—

| | |
|--|-------------------|
| Salary of commissioner | \$2,000.00 |
| Salary of clerk | 1,000.00 |
| Printing report | 1,714.79 |
| Printing blanks | 252.50 |
| Rent of office | 500.00 |
| Postage, travelling expenses, etc. | 743.72 |
| Total expenditures | \$6,211.01 |

Net income to the state \$28,059.36

A STATE INSTITUTION.

The New Hampshire Fire Insurance Company celebrated its twenty-fifth anniversary this year, and there seems to be a special fitness in the motto selected for it by the management,—“Sound, solid, and successful,” for its career from the date of the issue of the first policy has been in accord with the legend. The company commenced the transaction of business in April, 1870, with a capital of \$100,000. The first annual statement filed a year later found it in possession of gross assets to the amount of \$134,586.24, a reinsurance reserve of \$24,556.42, and a surplus above all liabilities including capital stock of \$8,029.82.

These three items have been increased each year for a quarter of a century, not a break in the golden chain, not a link missing, and on December 31, 1894, the quarter cycle was rounded with a paid-up capital of \$800,000, gross assets of \$2,202,575.67, an unearned premium account of \$802,626.21, and a surplus beyond capital and other liabilities of \$451,147.48. The total amount of premiums received since the organization of the company to the date mentioned was \$11,343,664.13, and the entire sum paid for losses during the same period was \$6,091,780.13.

The New Hampshire business of the company for the year 1894 was in

| | |
|-----------------------------|-----------------|
| Risks written | \$13,552,198.00 |
| Premiums received | 146,574.22 |
| Losses paid | 104,467.71 |

The condition of the company at the close of its first year's business was as follows :—

| | |
|---------------------------------------|----------------|
| Risks in force | \$5,235,621.00 |
| Premiums received on same | 53,537.34 |
| Losses paid during the year | 6,118.00 |

The condition of the company twenty-five years later, namely December 31, 1894, was

| | |
|---------------------------------------|------------------|
| Risks in force | \$114,208,949.00 |
| Premiums thereon | 1,545,548.87 |
| Losses paid during the year | 617,497.74 |

This is a record every man in New Hampshire should be proud of, for like the great stone face which has been selected as its monogram, it is ever looking upward and onward, a true type of New Hampshire energy, integrity, and enterprise. That it may continue on in the straight and successful course it has been pursuing is the desire of every lover of honest methods and square dealing, for to these two homely business traits, aided largely by sound financial management, can be attributed the wonderful progress of the New Hampshire Fire Insurance Company, and these good wishes are most cordially extended to its worthy competitors, the Granite State and the Capital Fire Insurance companies, with the hope that they, too, will have the same good story to tell on their twenty-fifth anniversaries.

LIFE INSURANCE.

Twenty-one life insurance companies have filed statements of their business transactions for the year ending December 31, 1894. Since that date the Germania Life Insurance Company of New York has been admitted, being licensed February 28, 1895. The entire number of authorized life insurance companies at the present date, May 1, 1895, is twenty-two, an increase of one over the previous year. The last company to enter the state previous to the admission of the Germania was the Penn Mutual which was licensed in 1880. The gross assets of the Germania on December 31, 1894, were, in round numbers, twenty millions; the net re-insurance reserve, eighteen and a quarter millions, and the surplus to policy-holders a fraction over one and a half millions. The figures of the three principal items are given here, as the abstract of its statement will not be published in this report.

NEW HAMPSHIRE BUSINESS OF LIFE INSURANCE COMPANIES.

| | | Increase. |
|---|----------------|--------------|
| Number of policies issued | 2,514 | 295 |
| Amount of the same | \$3,945,677.00 | \$190,060.00 |
| Policies in force Dec. 31, 1894 | 14,606 | 1,226 |

| | | |
|-----------------------------------|-----------------|----------------|
| Amount of the same . . . | \$24,800,011.00 | \$1,594,749.00 |
| Amount of premiums received . . . | 884,442.00 | 1,594,749.00 |
| Losses and claims paid . . . | 371,806.00 | 28,527.00 |

There has been a slight gain during the year in every item named, and no complaint has been made of any delay in the adjustment or payment of claims.

The aggregate assets of the companies mentioned, twenty-two in all, in round numbers foot up to \$979,000,000; the premium reserve to \$836,000,000, and the surplus to policy-holders about \$125,000,000.

The assets of three of these companies amount to five hundred and forty-seven millions. This is an increase in one year of the assets of these companies alone of over forty-seven millions, and reckoning in the Germania, there has been an increase of assets during 1894 in all the companies of about one hundred millions of dollars.

The accumulations of the life companies which are constantly increasing demand the most rigid care and inspection. In value they exceed, by several hundred millions, the resources of all the banks in the country, and if the gain continues, will, before many years, equal in amount the entire assets of all the railroad corporations in the United States.

Their assets are three times those of the fire insurance companies and there is this difference between them and all of the interests named,—that in the main, the funds of life insurance companies belong to their policy-holders. The larger companies are located respectively in New York, Connecticut, and Massachusetts. In the two former states the policies of the domestic companies are valued annually by the insurance departments of those states, but in Massachusetts the policies of every authorized life company, foreign and domestic, are valued each year by the actuary of that department. The laws of the states mentioned are stringent regarding the investment of the funds of insurance companies, so that it seems, so far as legal safeguards are concerned, that nothing has been left undone to secure them from loss. Statements showing the condition of the companies on the last day of each year are filed with the insurance department of

every state in which they are authorized to do business. In order to separate and place under their proper heads all items of income and disbursements, a new blank for the annual statement was prepared by a committee appointed at the Convention of Insurance Commissioners. The blank was adopted and issued by this department this year for the first time. The race for new business between some of the companies was partially the occasion for the change, for in their desire to reduce the percentage of the expense of management, and to make a good showing generally, there was occasionally a mixing of several items on the old form which had the effect of misleading the reader, although not affecting the footing of the gross assets. A marked improvement has been made in this respect during the past three years, and, while it still continues, there is room for more. In the absence of an actuary in this department, the commissioner has not presumed to criticise the methods in use by any of the companies and is not disposed to offer any advice or make any suggestions that are not based upon the knowledge acquired from practical experience. It ought to be the aim of the manager of a company in making out a statement of its condition, to have it so plain in construction that it will not require the services of an expert to separate the items which should have been placed under their proper heads.

The new blank is an aid in this direction, and if filled out properly there will be no difficulty in finding the exact amount derived from each source of revenue, or of determining every item of expenditure. When the war is over and peace once declared, remarks of this kind will be in better taste.

The industrial branch of life insurance has been put through a severe test during the past year, especially the feature devoted to the insurance of children. Some three years ago an attack was made upon it by a local paper, and the statements made at the time were of such a character that an investigation of the methods of the company transacting the business in this state was deemed necessary. The opinions of gentlemen who were not interested in the business, but whose professions gave them opportunities to study its effect, were sought for, and in every instance their reply was that while there were evils connected with it, as there are in

every kind of insurance, on the whole it was a great blessing, for in many instances it was the only kind of protection working people could afford to carry. To be sure, it is more expensive, but that is not the fault of the company, the methods of collecting the premiums, weekly or monthly, explaining the difference in the cost.

The amount of insurance carried varies from fifty dollars upwards, and the rates of premiums charged on the same, from five cents per week to such a proportional increase as the amount of the risks would demand.

The premiums are collected in person by agents appointed for that purpose. Many people, let them be ever so industrious, are naturally improvident, and for this class, industrial insurance furnishes one of the greatest benefits that can be received in return for the amount paid, for very often, in case of death, the insurance is all there is left, either to bury the dead or to provide for the living. In the infancy of the business there was very often grave cause for complaint, owing largely to collusion between the agents and the friends of the insured in writing insurance on impaired lives. Both parties have, however, been taught by experience that life companies are under no more obligation to pay, in such instances, than fire insurance companies would be, were a policy placed on a building while the property was exposed to the flames. The Metropolitan Life of New York is the only authorized company of this kind in the state. The annual statement filed for the year ending December 31, 1894, gives the number of policyholders in the state on that date as 19,876; the amount of insurance carried on the same was \$23,650,096. The amount of premiums collected during the year was \$98,093.07; the number of claims paid for the same period was 397, and the amount of the same was \$47,404.99.

The average of the claims paid was a fraction over one hundred and nine dollars. The company paid the state \$980, the amount of the tax of one per cent. on the gross premiums received. A careful consideration of the subject, as well as of the figures given, and the circumstances from which industrial insurance originated, must convince all fair-minded men that the business is not only legitimate and honorable, but just as essential to those

among whom it is operated as the other kind is among those more favored with the good things of this world.

CASUALTY AND SURETY INSURANCE.

Twelve companies of this class were authorized to do business in New Hampshire on December 31, 1893. The condition of one of them was such that it was not deemed prudent to renew its license in April following, making the number remaining, as per report of 1894, eleven. Since the publication of that report, three have been admitted whose statements are embodied in this report, viz. : The City Trust, Safe Deposit & Surety Company, the Guarantors' Liability Indemnity Company of Philadelphia, and the Lawyers' Surety Company of New York. Since the beginning of the year three more have been licensed, viz. : The Fidelity & Deposit Company of Baltimore, Md., Union Safe Deposit & Trust Company, and the United States Casualty Company, the two latter being admitted in May, 1895. This makes the entire number of authorized companies of this class seventeen, being an increase of five over the previous year.

The company whose license was not renewed was the American Employers' Liability of New Jersey. When the statement was filed in February, 1894, several items in the assets and liabilities were of such a character that an explanation from the company was deemed necessary.

This was given when required, but not being considered satisfactory the attention of the insurance commissioner of New Jersey was called to the items in question and a request made to investigate the same.

To this call a courteous reply was received. The result of the examination disclosed an impairment of the capital. The company was required to make it good, but there being no improvement in its condition on April 1, 1894, the license was not, as stated, renewed, and the agents of the company in the state were notified of the situation and that the company could not legally continue the transaction of business in New Hampshire. No further publicity was given at the time, for the company was making an honest effort to make good the impairment, and it

would be unjust to say anything that might have the effect to injure it in the estimation of the insuring public. After a long struggle, however, to recover its lost ground (\$100,000 in the meantime being paid in,) it was found to be impossible, and in the fall of the same year, the company was placed in the hands of a receiver. This mention is made of the affair in justice to the insurance department which, at the time, made no noise about it, but did not, nevertheless, neglect the interest of the policy-holders.

The aggregate capital of the seventeen companies mentioned was \$7,350,000, and the surplus as to policy-holders was \$10,617,461.

CASUALTY AND SURETY BUSINESS WITHIN THE STATE.

The entire business of the companies within the state for the year ending December 31, 1894, was

| | |
|-----------------------------|----------------|
| Risks written | \$9,927,930.47 |
| Premiums received | 64,432.91 |
| Losses paid | 31,611.99 |

This was an increase over the year previous in

| | |
|---------------------------------|--------------|
| Risks written | \$973,910.69 |
| Premiums received | 2,337.99 |
| Decrease in losses of | 4,900.12 |

Under the head of casualty insurance come accident, steam-boiler, plate-glass, etc., and under that of fidelity and surety, the furnishing of bonds for public and private officials required to give such security. Companies of this class are governed by the same requirements so far as the amount of capital and assets and the computation of their liabilities are concerned, as are fire and life insurance companies organized under the laws of other states. "Fifty per cent. of the amount received on all outstanding contracts shall be treated as a liability by the insurance commissioner in determining the solvency of the company." Chapter 172, section 3, Public Statutes reads,—“The judge, head of department, or other officer authorized to approve the

bond of any person required by law to give a bond, may accept as a surety upon the bond any such company which has been licensed to do business in this state, and, if satisfied with the financial ability of the company, he need not require other sureties," and section 4 of the same chapter reads,—“A court or officer whose duty it is to pass upon the account of any person required by law to give a bond, may, whenever the person has procured any such company as surety upon his bond, allow a reasonable sum for the expense of procuring such surety in the settlement of his account.” This law is a Godsend to the unfortunate individuals called upon very often to act as sureties for their neighbors, and there has been a decided increase in this line of business during the past year.

FRATERNAL BENEFICIARY ASSOCIATIONS.

A general law for the government of associations of this kind was enacted by the last legislature. It defines a fraternal association as a corporation, organized on the lodge plan, with a ritual and a representative form of government. Associations incorporated under the laws of other states and countries of this class can be admitted to New Hampshire on filing with the commissioner a statement of their condition, copies of charter and by-laws, and a power of attorney to make service on the commissioner. The fee for filing statement on admission is five dollars, and for license, five dollars; a renewal of the same and for filing statement annually, five dollars each. No provision is made for the appointment of agents except to aid in the organization of lodges. Three associations were admitted since the publication of the last report, viz. : Knights of Columbus, of Hartford, Independent Order of Foresters, of Toronto, Canada, and the United Benevolent Society, of Saginaw, Mich. One association, the Endicott Rock of Manchester, dropped out during the year. The entire number authorized to date is twenty-six. The abstracts of the statements of twenty-four of them are published in this report. The membership of the combined orders within the state on the date mentioned was 15,010. The amount paid by members in the state was \$290,000, and the amount paid to beneficiaries

within the state was \$267,000. The number of claims paid was 152. The entire membership of the twenty-four orders within and without the state was 672,921. The number of deaths during the year was 8,095. The gross income of the associations was \$18,517,402.

The amount paid for losses was \$17,228,614, and for other expenditures, \$887,024. The assets on December 31, 1894, amounted to \$1,807,878. There has been a handsome gain in membership and assets during the year, and from the date of filing their first statements in this department, not a whisper has been heard against their management.

ASSESSMENT INSURANCE.

The act of 1891 relating to corporations of this class, better known as the "Barber Law," was amended by the last legislature by providing requirements for the admission of companies and associations of other states transacting life insurance business on the assessment plan.

Casualty companies of this class are required to possess invested assets to the amount of fifty thousand dollars, and companies doing a life business on the same plan, one hundred thousand dollars. Each company before being licensed is required to file with the insurance commissioner a certificate under oath of its president and secretary that it is paying, and for the twelve months then next preceding has paid, the maximum amount named in its certificate, in full, and that an assessment upon its policy-holders will produce a sum equal at least to the maximum certificate written by the corporation; evidence that it has accumulated, and maintains as a trust fund for the benefit of certificate-holders only, a fund equal at least to the amount which one assessment upon said certificate-holders would produce; and a certificate from its proper home authority that corporations of this state, of a similar character, are legally entitled to do business in such state.

They are also obliged to file all papers called for in the law of 1891, and are subject to the payment of the same fees and taxes as are required of all foreign corporations, by Chapter 169, Public Statutes.

Four associations have qualified and were licensed since the enactment of this law, viz.,—the Mutual Reserve Fund Life Association of New York, Hartford Life & Annuity Insurance Co. of Hartford, Conn., Massachusetts Benefit Life Association of Boston, Mass., and the Northwestern Masonic Aid Association of Chicago, Ill.

In providing requirements for associations of this kind, the legislature has disposed of a question which has been the occasion of no end of trouble for the insurance department. The commissioner had the power under the law of 1891 to exercise some discretion in relation to their admission, but he did not desire to assume to do what the legislature ought to have done in 1891, and did do in 1895, namely, provide requirements for their admission under the amended law. This part of the business is made clear, and companies that can comply with the requirements will have no difficulty in being licensed.

INSURANCE LEGISLATION OF 1895.

The only enactments relating to insurance placed on the statutes this year were, one mentioned elsewhere defining fraternal insurance and providing for the admission of associations of that class, organized under the laws of other states, and the following, three in number, which are published here entire for the benefit of all interested.

AN ACT in amendment of chapter 56 of the Laws of 1891, entitled "An act placing certain corporations, associations, societies, and orders under the jurisdiction of the insurance commissioner."

SECTION 1. Any corporation organized under the authority of any other state or country, and engaged in the business of life or casualty insurance upon the assessment plan, whether mutual or joint stock company, which does not contract to pay living policy holders or members any fixed benefit save for bodily injury or physical disability, from any cause, shall upon filing with the insurance commissioner copies, statements, and agreements, required by chapter 56 of the Laws of 1891, and upon payment of

the same fees and taxes as are required of foreign insurance companies, be licensed by the insurance commissioner to do business in this state, upon furnishing in addition to other requirements, a certificate under oath of its president and secretary, that it is paying, and for the twelve months then next preceding has paid, the maximum amount named in its policies or certificates in full, and that an assessment upon its policy holders or members will produce a sum equal at least to the maximum policy or certificate written by the corporation; evidence that it has accumulated, and maintains as a trust for the benefit of policy or certificate holders only, a fund equal at least to the amount which one assessment or mortuary call upon said certificate or policy holders would produce; and for corporations engaged in the business of life insurance, of not less than one hundred thousand dollars, and of casualty insurance of not less than fifty thousand dollars invested as provided in section 2 of chapter 169 of the Public Statutes; and a certificate from the proper authority of its home, state, or country that corporations of this state, engaged in the business of life or casualty insurance on the assessment plan, are legally entitled to do business in such state or country. All companies after they are licensed under the provision of this act shall in all respects be subject to the provisions of chapter 169 of the Public Statutes, entitled "Foreign insurance companies and their agents."

SECT. 2. All acts or parts of acts inconsistent herewith are hereby repealed.

SECT. 3. This act to take effect upon its passage.

Approved March 28, 1895.

AN ACT in amendment of chapter 169, Public Statutes, relating to foreign insurance companies and their agents.

SECTION 1. Section 14, chapter 169, Public Statutes, is hereby amended by striking out the sentence, "If any company shall refuse or neglect to so pay such tax, the commissioner may revoke its license," and substitute the following,—When, by the laws of any other state or country any taxes, fines, penalties, licenses, fees, deposits, or other obligations or prohibitions, additional to, or in excess of, those imposed by this state upon companies not organized under the laws of this state and their agents doing

business in this state, are imposed upon insurance companies of this state and their agents doing business in such state or country, the same taxes, fines, penalties, licenses, fees, deposits, or other obligations or prohibitions, shall be imposed upon all insurance companies of such state or country and their agents doing business in this state, so long as such laws remain in force. If any such company shall refuse or neglect to pay any tax, fine, penalty, license, or fee imposed by the laws of this state, or fail to comply with any other requirement thereof, the commissioner may revoke its license."

SECT. 2. This act shall take effect from its passage.

Approved March 29, 1895.

AN ACT providing penalties for the violation of trusts by the officers and employés of insurance companies.

SECTION 1. If any officer of an insurance company, organized under the laws of this state, shall embezzle, abstract, or wilfully misapply any of the moneys, funds, or other securities of the company, or shall represent as the property of the company any moneys, funds, or other securities which belong to others, or shall make any false entry in any book, report, or statement of the company with the intent in either case to injure or defraud it, or to deceive any of its officers or the insurance commissioner, or any other person or persons appointed to examine its affairs, he shall be fined not exceeding ten thousand dollars, or imprisonment not exceeding ten years.

SECT. 2. If any officer or employé of any such insurance company shall directly or indirectly receive any fee, present, or benefit whatsoever from any borrower or applicant for a loan from such company as an inducement for making a loan or from anyone negotiating securities to the company (except the usual compensation for drawing mortgages and other papers pertaining to the loan) or for negotiating loans in their own behalf as officials of the company, he shall be fined not exceeding one thousand dollars, or be imprisoned not more than ten years, or both.

SECT. 3. This act shall take effect upon its passage.

Approved March 29, 1895.

RECOMMENDATIONS.

Chapter 167, Public Statutes, directs the insurance commissioner to give in his report, in addition to the abstracts of the statements of insurance companies, "such further information and recommendations in relation to the subject of insurance as he shall deem to be of use to the legislature and the people of the state," and in accordance with these instructions the commissioner feels called upon to inform the people of New Hampshire and the members of the state legislature, that there is an urgent need of additional laws for the better protection of those who insure their property, or their lives, in domestic fire, or life insurance, companies. Within the past five years, during his term of office, as many as six life associations, all organized under our laws, suspended the transaction of business, to the loss of those who held their policies or certificates. A law enacted by the present legislature relating to fraternal associations is the only enactment on our statutes concerning life associations of this state, and to avoid in the future what has happened in the past, some requirements ought to be furnished providing for the organization, operation, and closing up of corporations of this class without subjecting their policy holders to unnecessary loss.

The same situation exists so far as regards domestic fire insurance companies; there are no laws for the government of any save those known as the town mutual insurance companies. Companies of other states, organized on the mutual plan when charging a full cash premium, also insert a stipulation in each policy for once, twice, or thrice the cash premium paid, and which has the same effect as a deposit note signed by the insured. When authorized to do business in this state, such companies are required, by our laws, to charge, as a liability, fifty per cent. of the gross premiums received on all outstanding risks. This is called the unearned premium, or the reinsurance reserve. When through the depreciation of their securities, excessive losses, or from any other cause this reserve or unearned premium fund is impaired, it is the duty of the insurance commissioner to call upon the officers of such companies to make the impairment good by an assessment on their policy stipulations, and if, after a rea-

sonable interval it is not done, to revoke their licenses. This wise and reasonable provision of law does not extend to domestic mutual fire insurance companies charging a full cash premium. If their unearned premium fund is reduced, the commissioner has no power to oblige them to resort to an assessment, and there is nothing to prevent them continuing the transaction of business in this condition until, by good luck, the reserve is increased to the standard, or, by bad luck, the companies are obliged to compromise with their loss claimants.

It is not, therefore, a hardship on these companies to require them to comply with the same laws governing foreign companies so far as they relate to the maintenance of the reinsurance reserve. The interests of their policy holders demand it, and on their behalf this recommendation is made.

JOHN C. LINEHAN.

Insurance Commissioner.

STATISTICAL TABLES.

TABLE No. 1.

Showing Cash Assets, Contingent Resources, Liabilities, Income, and Expenditures of the Town Mutual Fire Insurance Companies, with Ratio of Expenditures to Income, for the year ending December 31, 1894.

| COMPANIES. | Cash assets. | Premium notes. | Liabilities (no reserve). | Surplus or deficit. | Income. | Expenditures. | Ratio of expenditures to income. |
|----------------------------|--------------|----------------|---------------------------|---------------------|----------|---------------|----------------------------------|
| Barnstead..... | \$0.31 | \$7,910.53 | ..... | \$0.31 | \$68.83 | \$68.02 | \$96.98 |
| Bedford..... | 199.93 | 9,803.00 | \$10.00 | 189.93 | 39.97 | 15.00 | 37.53 |
| Bow..... | 9.02 | 3,820.97 | ..... | 9.02 | 26.68 | 17.66 | 66.19 |
| Candia..... | 140.01 | 5,991.45 | ..... | 140.01 | 43.20 | 22.20 | 51.38 |
| Canterbury..... | 60.00 | 8,317.81 | 72.74 | -12.74 | 136.37 | 138.57 | 101.61 |
| Farmers', of Franklin..... | 79.00 | 1,189.08 | 775.00 | -696.00 | 583.88 | 498.75 | 85.42 |
| Hollis..... | 133.54 | 12,954.50 | ..... | 133.54 | 48.42 | 27.50 | 56.79 |
| Loudon..... | 110.19 | 4,064.64 | .65 | 109.54 | 34.46 | 56.83 | 164.91 |
| Lyndeborough..... | ..... | 7,700.70 | ..... | ..... | 28.49 | 18.62 | 65.35 |
| Milford..... | 2,427.17 | 17,176.50 | ..... | 2,427.17 | 144.79 | 56.90 | 38.60 |
| Northwood..... | 53.57 | 15,855.90 | 110.00 | -56.43 | 2,127.54 | 2,295.31 | 107.88 |
| Orford..... | 20.15 | 6,133.50 | ..... | 20.15 | 36.33 | 39.22 | 107.67 |
| Piermont..... | 66.63 | 9,505.74 | ..... | 66.63 | 79.69 | 66.30 | 83.22 |
| Sanbornton..... | 1,201.31 | 7,032.45 | ..... | 1,201.31 | 164.67 | 47.37 | 28.76 |

| | | | | | | | |
|----------------------------|------------|--------------|------------|------------|------------|------------|----------|
| Strafford..... | 146.78 | 7,959.02 | 18.00 | 128.78 | 215.80 | 81.16 | 37.60 |
| Sunapee..... | 259.98 | 8,581.83 | ..... | 259.98 | 403.36 | 908.87 | 225.82 |
| Sutton..... | 22.97 | 9,071.75 | ..... | 22.97 | 56.02 | 38.06 | 58.99 |
| Tilton and Northfield..... | 741.72 | 5,113.75 | ..... | 741.72 | 112.83 | 9.20 | 8.15 |
| Weare..... | 25.92 | 31,860.92 | ..... | 25.92 | 1,934.94 | 1,906.02 | 98.66 |
| Westmoreland..... | 184.35 | 11,196.50 | 163.50 | 20.85 | 1,755.38 | 1,812.14 | 103.23 |
| Wilnot..... | 60.91 | 3,628.00 | ..... | 60.91 | 38.53 | 25.22 | 65.45 |
| | \$5,943.46 | \$194,888.54 | \$1,149.89 | \$5,558.74 | \$8,079.68 | \$8,146.91 | \$100.83 |

TABLE NO. 2.
Showing Receipts and Expenditures of Town Mutual Fire Insurance Companies, as reported in their Annual Statements for 1894.

| COMPANIES. | Premiums received. | Assessments made. | Assessments collected. | Losses incurred. | Losses paid. | Other receipts. | Other expenditures. |
|----------------------------|--------------------|-------------------|------------------------|------------------|--------------|-----------------|---------------------|
| Barnstead..... | \$68.33 | ..... | ..... | ..... | ..... | ..... | \$68.02 |
| Bedford..... | 92.16 | ..... | ..... | ..... | ..... | \$7.81 | 15.00 |
| Bow..... | 23.00 | ..... | \$3.68 | ..... | ..... | ..... | 17.66 |
| Candia..... | 43.20 | ..... | ..... | ..... | ..... | ..... | 22.20 |
| Canterbury..... | 36.37 | \$160.00 | 100.00 | \$100.00 | \$100.00 | ..... | 38.57 |
| Farmers', of Franklin..... | 183.88 | 842.60 | 400.00 | 775.00 | 373.00 | ..... | 125.75 |
| Holla..... | 48.42 | ..... | ..... | ..... | ..... | ..... | 27.50 |
| Loudon..... | 34.46 | ..... | ..... | 19.83 | 19.83 | ..... | 37.00 |
| Lyndeborough..... | 28.49 | ..... | ..... | ..... | ..... | ..... | 18.62 |
| Millford..... | 111.10 | ..... | ..... | 50.00 | 50.00 | 33.69 | 6.90 |
| Northwood..... | 85.81 | 1,987.35 | 1,939.90 | 2,095.00 | 2,095.00 | 101.83 | 204.31 |
| Orford..... | 36.33 | ..... | ..... | ..... | ..... | ..... | 39.22 |
| Piermont..... | 79.69 | ..... | ..... | 1.50 | 1.50 | ..... | 64.80 |
| Sanbornton..... | 135.60 | ..... | ..... | 4.00 | 4.00 | 29.07 | 43.37 |

| | | | | | | | | | |
|----------------------------|------------|------------|------------|------------|------------|--------|----------|------------|-------|
| Strafford..... | 197.56 | | 18.24 | | 810.00 | 810.00 | | | 81.16 |
| Sunapee..... | 400.82 | ..... | ..... | ..... | 810.00 | ..... | 2.54 | 96.87 | |
| Sutton..... | 46.16 | ..... | ..... | ..... | ..... | ..... | 10.86 | 33.05 | |
| Tilton and Northfield..... | 94.75 | ..... | ..... | ..... | ..... | ..... | 18.08 | 9.20 | |
| Weare..... | 214.15 | 622.93 | 1,093.32 | 637.03 | 637.03 | ..... | 627.47 | 1,271.99 | |
| Westmoreland..... | 60.45 | 1,552.23 | 1,552.23 | 1,784.00 | 1,784.00 | ..... | 142.70 | 28.14 | |
| Wilmot..... | 38.53 | ..... | ..... | ..... | ..... | ..... | ..... | 25.22 | |
| | \$1,998.26 | \$5,165.11 | \$5,107.37 | \$6,276.36 | \$5,874.36 | ..... | \$974.05 | \$2,276.55 | |

TABLE No. 3.

Statement of Amount of Risks in force December 31, 1894, Risks written during year, Premiums and Assessments Received, Losses paid and other Expenditures, with cost per \$100 of Risks for Insurance, by the Town Mutual Fire Insurance Companies, for the year ending December 31, 1894.

| COMPANIES. | Risks in force December 31, 1894. | Risks written during the year. | Premiums and assessments received. | Losses and other expenditures. | Cost per \$100 of risks. |
|----------------------------|---|--------------------------------------|---|--------------------------------------|-----------------------------|
| Barnstead..... | \$131,848.00 | \$22,950.00 | \$68.33 | \$68.02 | \$0.05 |
| Bedford..... | 85,700.00 | 9,400.00 | 32.16 | 15.00 | 0.02 |
| Bow..... | 76,419.50 | 12,700.00 | 26.68 | 17.66 | 0.02 |
| Candia..... | 93,480.00 | 19,845.00 | 43.20 | 22.20 | 0.02 |
| Canterbury..... | 141,548.00 | 21,700.00 | 136.37 | 138.57 | 0.09 |
| Farmers', of Franklin..... | 59,454.00 | 32,470.00 | 583.88 | 498.75 | 0.83 |
| Hollis..... | 213,770.00 | 43,260.00 | 48.42 | 27.50 | 0.01 |
| Loudon..... | 83,360.00 | 23,440.00 | 34.46 | 56.83 | 0.06 |
| Lyndeborough..... | 128,345.00 | 15,800.00 | 28.49 | 18.62 | 0.01 |
| Milford..... | 171,680.00 | 20,450.00 | 111.10 | 56.90 | 0.03 |
| Northwood..... | 287,390.00 | 38,255.00 | 2,025.71 | 2,295.31 | 0.79 |
| Orford..... | 116,135.00 | 17,560.00 | 36.33 | 38.22 | 0.03 |
| Piermont..... | 137,115.00 | 28,715.00 | 79.69 | 66.30 | 0.05 |

| | | | | | |
|----------------------------|----------------|--------------|------------|------------|--------|
| Sanbornton | 140,649.00 | 27,117.00 | 135.60 | 47.37 | 0.03 |
| Straford | 136,567.00 | 85,107.00 | 215.80 | 81.16 | 0.06 |
| Sunapee..... | 160,850.00 | 57,670.00 | 400.82 | 908.87 | 0.56 |
| Sutton | 94,130.00 | 18,765.00 | 45.16 | 33.05 | 0.03 |
| Tilton and Northfield..... | 102,275.00 | 18,150.00 | 94.75 | 9.20 | 0.009 |
| Weare..... | 438,802.00 | 102,627.00 | 1,307.47 | 1,009.02 | 0.43 |
| Westmoreland..... | 103,825.00 | 23,200.00 | 1,612.68 | 1,812.14 | 1.74 |
| Willmot | 60,000.00 | 14,500.00 | 38.53 | 25.22 | 0.04 |
| | \$2,963,297.50 | \$653,731.00 | \$7,105.63 | \$8,146.91 | \$0.27 |

TABLE No. 4.
Statement of Assets, Contingent Premiums, Liabilities, Surplus, Gross Income, and Expenditures, with Ratio of Expenditures to Income, of the Grange and County Mutual Fire Insurance Companies for the year ending December 31, 1894.

| COMPANIES. | Cash assets. | Contingent premiums. | Liabilities (no reserve). | Surplus or deficit. | Income. | Expenditures. | Ratio of expenditures to income. |
|----------------------|--------------|----------------------|---------------------------|---------------------|-------------|---------------|----------------------------------|
| Grange Mutual..... | \$4,435.69 | \$87,667.00 | \$435.00 | \$50.89 | \$6,405.26 | \$5,145.91 | 80.32 |
| Merrimack County.... | 427.74 | 33,727.61 | 483.07 | —57.33 | 2,414.04 | 3,824.85 | 137.72 |
| Rockingham Farmers'. | 6,050.83 | 259,637.80 | 16,991.50 | —10,940.78 | 16,073.23 | 17,162.59 | 106.77 |
| | \$10,964.26 | \$381,032.41 | \$17,909.57 | —\$10,947.87 | \$24,892.53 | \$25,633.35 | 102.97 |

TABLE No. 5.
Showing Receipts and Expenditures of the Grange and County Mutual Fire Insurance Companies as reported in their Annual Statements for 1894.

| COMPANIES. | Premiums received. | Assessments made. | Assessments collected. | Losses incurred. | Losses paid. | Other receipts. | Other expenditures. |
|----------------------|--------------------|-------------------|------------------------|------------------|--------------|-----------------|---------------------|
| Grange Mutual..... | \$5,568.90 | ..... | ..... | \$3,721.40 | \$3,721.40 | \$836.36 | \$1,424.51 |
| Merrimack County.... | 338.51 | \$2,070.78 | \$2,070.78 | 2,732.50 | 2,732.50 | 4.75 | 592.35 |
| Rockingham Farmers'. | 1,566.81 | ..... | 5,531.42 | 9,324.07 | 9,524.07 | 8,975.00 | 7,638.52 |
| | \$7,474.22 | \$2,070.78 | \$7,602.20 | \$15,777.97 | \$15,977.97 | \$9,816.11 | \$9,655.38 |

TABLE No. 6.
Statement of Amount of Risks in force, Risks written during the year, Premiums and Assessments received, Losses paid, and other Expenditures, with Cost per \$100 of Risks for Insurance, by the Grange and County Mutuals for the year ending December 31, 1894.

| COMPANIES. | Risks in force Dec. 31, 1894. | Premiums and assessments received. | Losses and other expen- ditures. | Risks written during the year. | Cost per \$100 of risks. |
|---------------------------|----------------------------------|--|--|--------------------------------------|--------------------------------|
| Grange Mutual..... | \$2,922,233.05 | \$5,568.90 | \$5,145.91 | \$1,237,600.00 | \$0.17 |
| Merrimack County..... | 604,324.00 | 2,408.29 | 3,324.85 | 122,064.00 | 0.55 |
| Rockingham Farmers' | 4,564,019.00 | 7,098.23 | 17,162.59 | 1,014,538.00 | 0.37 |
| | \$8,090,576.05 | \$15,076.42 | \$25,633.35 | \$2,374,202.00 | \$0.32 |

TABLE No. 7.
Showing Assets, Policy Stipulations, Liabilities, and Surplus of Mutual Fire Insurance Companies, taking a full cash premium, for the year ending December 31, 1894, with Ratio of Surplus to Assets.

| COMPANIES. | Gross assets. | Policy stipulations. | Liabilities including re-insurance. | Surplus over liabilities. | Ratio of surplus to assets. |
|------------------------------------|---------------|----------------------|-------------------------------------|---------------------------|-----------------------------|
| Etna | \$11,014.64 | \$16,323.70 | \$8,639.38 | \$2,375.26 | \$21.56 |
| American Manufacturers' | 7,598.75 | 9,867.40 | 6,814.70 | 784.05 | 10.31 |
| Cheshire County..... | 32,058.35 | 32,935.87 | 42,047.38 | —9,989.03 | ..... |
| Concord..... | 33,448.27 | 53,822.40 | 15,343.54 | 18,104.73 | 54.12 |
| Home Manufacturers'..... | 19,865.98 | 26,379.44 | 21,177.68 | —1,311.70 | ..... |
| Manufacturers and Merchants' | 65,233.35 | 125,006.04 | 44,169.09 | 21,064.26 | 32.29 |
| | \$169,219.34 | \$264,334.85 | \$138,191.77 | \$31,027.57 | \$18.09 |

TABLE No. 8.

Showing Ratio of Expenditures to Income, of Losses to Premiums, and of Expenses to Income and Premiums, of the Cash Mutual Fire Insurance Companies for the year 1894.

| COMPANIES. | Income. | Expenditures. | Ratio of expenditures to income. | Premiums received. | Losses paid. | Ratio of losses to premiums. | Expenses. | Ratio of expenditures to income. | Ratio of expenditures to premiums. |
|------------------------------------|--------------|---------------|----------------------------------|--------------------|--------------|------------------------------|-------------|----------------------------------|------------------------------------|
| <i>Ætna</i> | \$4,653.38 | \$1,495.94 | 32.14 | \$4,628.38 | \$39.50 | 0.85 | \$1,456.44 | 31.29 | 31.46 |
| <i>American Manufacturer's</i> | 3,876.94 | 1,440.76 | 37.16 | 3,876.94 | 52.15 | 1.34 | 1,388.61 | 35.81 | 35.81 |
| <i>Cheshire County</i> | 57,849.69 | 58,395.88 | 100.94 | 40,943.98 | 45,094.24 | 110.13 | 13,217.77 | 22.85 | 32.28 |
| <i>Concord</i> | 19,593.94 | 21,195.73 | 107.15 | 18,208.91 | 14,465.70 | 79.45 | 4,313.45 | 22.01 | 23.69 |
| <i>Home Manufacturers'</i> ... | 6,272.80 | 2,967.51 | 47.31 | 6,112.58 | 1,244.87 | 20.36 | 1,722.64 | 27.46 | 28.18 |
| <i>Manfrs & Merchants'</i> ... | 55,180.13 | 74,183.81 | 134.43 | 51,845.05 | 52,589.83 | 101.39 | 16,664.37 | 30.19 | 32.14 |
| | \$147,426.88 | \$159,679.63 | 108.31 | \$125,613.84 | \$113,466.29 | 90.32 | \$88,763.26 | 26.29 | 30.86 |

TABLE No. 9.

Risks written, Premiums charged, Losses incurred, during the year 1894, by the Cash Mutual Fire Insurance Companies, with ratio of Losses incurred to Risks written and to Cash premiums charged; also Amount at Risk December 31, 1894, and Cash Premiums thereon.

| COMPANIES. | Risks written. | Cash premiums charged. | Losses incurred. | Ratio of losses incurred to risks written. | Ratio of losses incurred to cash premiums charged. | Risks in force Dec. 31, 1894. | Premiums thereon. | Ratio of premiums to risks in force. |
|--------------------------------|----------------|------------------------|------------------|--|--|-------------------------------|-------------------|--------------------------------------|
| <i>Etna.....</i> | \$250,557.10 | \$5,047.13 | \$39.50 | 0.01 | 0.77 | \$231,500.43 | \$4,658.74 | 2.01 |
| <i>American Man'rs'...</i> | 198,945.40 | 4,219.69 | 52.15 | 0.03 | 1.23 | 182,120.40 | 3,880.46 | 2.13 |
| <i>Cheshire County.....</i> | 3,949,130.98 | 50,482.10 | 38,304.57 | 0.96 | 75.87 | 4,908,877.41 | 60,268.97 | 1.22 |
| <i>Concord.....</i> | 1,304,017.67 | 19,564.14 | 14,365.70 | 1.10 | 73.43 | 1,983,857.89 | 26,979.88 | 1.35 |
| <i>Home Manufacturers'.</i> | 317,499.84 | 6,562.09 | 2,744.87 | 0.86 | 41.82 | 290,488.17 | 6,065.98 | 2.09 |
| <i>Man'rs & Merchants'</i> | 3,628,877.00 | 58,150.31 | 47,821.90 | 1.32 | 82.24 | 4,942,519.00 | 68,963.73 | 1.39 |
| | \$9,649,027.99 | \$144,025.46 | \$103,328.69 | 1.07 | 71.74 | \$12,547,458.30 | \$170,835.76 | 1.36 |

TABLE No. 10.
Ratio of Net Assets to Risks in force and of Premiums charged to Risks written for the year 1894 by the Cash Mutual Fire Insurance Companies.

| COMPANIES. | Risks in force. | Net assets. | Ratio of net assets to risks. | Risks written in 1894. | Premiums thereon. | Ratio of premiums to risks. |
|------------------------------------|-----------------|--------------|-------------------------------|------------------------|-------------------|-----------------------------|
| Ætna..... | \$231,590.43 | \$4,703.63 | 2.03 | \$250,557.10 | \$5,047.13 | 2.01 |
| American Manufacturers' | 182,120.00 | 2,724.28 | 1.49 | 198,945.40 | 4,219.69 | 2.12 |
| Cheshire County. | 4,906,877.41 | 20,145.45 | 0.41 | 3,949,130.98 | 50,482.10 | 1.27 |
| Concord | 1,993,857.89 | 31,594.67 | 1.58 | 1,304,017.67 | 19,564.14 | 1.50 |
| Home Manufacturers' | 280,498.17 | 1,731.29 | 0.59 | 317,499.84 | 6,562.09 | 2.06 |
| Manufacturers and Merchants' | 4,942,519.00 | 55,546.18 | 1.12 | 3,628,877.00 | 58,150.31 | 1.62 |
| | \$12,547,458.80 | \$116,445.45 | 0.92 | \$9,649,027.99 | \$144,025.46 | 1.49 |

TABLE No. 11.
Business of New Hampshire Cash Mutual Fire Insurance Companies within the State during the year 1894.

| COMPANIES. | Risks written. | Premiums received. | Losses incurred. | Losses paid. | Ratio of losses incurred to risks written. | Ratio of losses paid to risks written. | Ratio of losses incurred to premiums received. | Ratio of losses paid to premiums received. |
|---------------------------------|----------------|--------------------|------------------|--------------|--|--|--|--|
| Aetna..... | \$89,723.76 | \$2,120.85 | ..... | ..... | ..... | ..... | ..... | ..... |
| American Manufacturers'..... | 72,845.40 | 1,825.17 | ..... | ..... | ..... | ..... | ..... | ..... |
| Cheshire County..... | 1,899,704.56 | 11,871.86 | \$11,441.90 | \$15,999.29 | 0.60 | 0.84 | 96.38 | 194.76 |
| Concord..... | 1,053,532.32 | 14,754.27 | 11,880.85 | 11,490.85 | 1.12 | 1.09 | 80.53 | 77.81 |
| Home Manufacturers'..... | 122,416.50 | 2,793.83 | ..... | ..... | ..... | ..... | ..... | ..... |
| Manufacturers and Merchants' .. | 2,728,337.00 | 45,402.67 | 26,415.92 | 21,893.00 | 0.96 | 0.88 | 58.18 | 47.11 |
| | \$5,966,609.54 | \$78,768.65 | \$49,738.67 | \$48,873.14 | 0.83 | 0.82 | 63.14 | 62.04 |

TABLE No. 10.
Ratio of Net Assets to Risks in force and of Premiums charged to Risks written for the year 1894 by the Cash Mutual Fire Insurance Companies.

| COMPANIES. | Risks in force. | Net assets. | Ratio of net assets to risks. | Risks written in 1894. | Premiums thereon. | Ratio of premiums to risks. |
|------------------------------------|-----------------|--------------|-------------------------------|------------------------|-------------------|-----------------------------|
| Ætna..... | \$231,590.43 | \$4,703.63 | 2.03 | \$250,557.10 | \$5,047.13 | 2.01 |
| American Manufacturers'..... | 182,120.00 | 2,724.28 | 1.49 | 198,945.40 | 4,219.69 | 2.12 |
| Cheshire County. | 4,006,877.41 | 20,145.45 | 0.41 | 3,949,130.98 | 50,482.10 | 1.27 |
| Concord | 1,968,857.89 | 31,594.67 | 1.58 | 1,304,017.67 | 19,564.14 | 1.50 |
| Home Manufacturers'..... | 290,493.17 | 1,731.29 | 0.59 | 317,499.84 | 6,562.09 | 2.06 |
| Manufacturers and Merchants' | 4,942,519.00 | 55,546.18 | 1.12 | 3,698,877.00 | 58,150.31 | 1.62 |
| | \$12,547,458.30 | \$116,445.45 | 0.92 | \$9,649,027.99 | \$144,025.46 | 1.49 |

TABLE No. 11.
Business of New Hampshire Cash Mutual Fire Insurance Companies within the State during the year 1894.

| COMPANIES. | Risks written. | Premiums received. | Losses incurred. | Losses paid. | Ratio of losses incurred to risks written. | Ratio of losses paid to risks written. | Ratio of losses incurred to premiums received. | Ratio of losses paid to premiums received. |
|---------------------------------|----------------|--------------------|------------------|--------------|--|--|--|--|
| Ætna..... | \$89,723.76 | \$2,120.85 | ..... | ..... | ..... | ..... | ..... | ..... |
| American Manufacturers'..... | 72,845.40 | 1,825.17 | ..... | ..... | ..... | ..... | ..... | ..... |
| Cheshire County..... | 1,899,704.56 | 11,871.86 | \$11,441.90 | \$15,999.29 | 0.60 | 0.84 | 98.38 | 184.76 |
| Concord..... | 1,053,532.32 | 14,754.27 | 11,890.85 | 11,480.85 | 1.12 | 1.09 | 80.53 | 77.81 |
| Home Manufacturers'..... | 122,416.50 | 2,793.83 | ..... | ..... | ..... | ..... | ..... | ..... |
| Manufacturers and Merchants'... | 2,738,337.00 | 45,402.67 | 26,415.92 | 21,393.00 | 0.96 | 0.88 | 53.18 | 47.11 |
| | \$5,996,609.54 | \$78,708.65 | \$49,738.67 | \$48,873.14 | 0.83 | 0.82 | 63.14 | 62.04 |

TABLE NO. 12.
Ratio of Premiums to Risks written on property in New Hampshire and on property out of the State, by New Hampshire Cash Mutual Fire Insurance Companies.

| COMPANIES. | Risks written on property in New Hampshire in 1894. | Premiums thereon. | Ratio of premiums to risks written. | Risks written on property not in New Hampshire in 1894. | Premiums thereon. | Ratio of premiums to risks written. |
|-----------------------------------|---|-------------------|-------------------------------------|---|-------------------|-------------------------------------|
| Ætna..... | \$88,723.76 | \$2,120.85 | 2.36 | \$160,833.34 | \$2,926.28 | 1.82 |
| American Manufacturers'..... | 72,845.40 | 1,825.17 | 2.50 | 126,100.00 | 2,394.52 | 1.89 |
| Cheshire County .. | 1,899,704.56 | 11,871.86 | 0.62 | 2,049,426.42 | 38,610.24 | 1.88 |
| Concord..... | 1,063,582.32 | 14,754.27 | 1.40 | 280,435.35 | 4,809.87 | 1.92 |
| Home Manufacturers' | 122,416.50 | 2,793.83 | 2.28 | 195,083.34 | 3,768.26 | 1.93 |
| Manufacturers and Merchants'..... | 2,728,337.00 | 45,402.67 | 1.66 | 900,540.00 | 12,747.64 | 1.41 |
| | \$5,466,609.54 | \$78,768.65 | 1.32 | \$3,682,418.45 | \$65,256.91 | 1.77 |

TABLE No. 13.
Showing Capital, Assets, Liabilities, and Surplus of New Hampshire Stock Fire Insurance Companies, for the year ending December 31, 1894, with Ratio of Surplus to Capital.

| COMPANIES. | Capital. | Gross assets. | Liabilities excluding capital. | Surplus over capital. | Ratio of surplus to capital. | Surplus as to policy-holders. |
|---------------------------------|----------------|----------------|--------------------------------|-----------------------|------------------------------|-------------------------------|
| Capital | \$200,000.00 | \$442,460.71 | \$223,877.55 | \$18,583.16 | 9.29 | \$213,583.16 |
| Fire Underwriters' Associat'n.. | 10,000.00 | 48,765.81 | 37,650.44 | 1,105.37 | 11.05 | 11,105.37 |
| Granite State..... | 200,000.00 | 420,697.27 | 188,482.54 | 32,214.73 | 16.10 | 232,214.73 |
| New Hampshire..... | 800,000.00 | 2,202,575.67 | 921,576.42 | 490,969.25 | 60.12 | 1,280,969.25 |
| Portsmouth Fire Association .. | 50,000.00 | 147,355.34 | 37,777.68 | 59,577.66 | 119.15 | 109,577.66 |
| State Dwelling House | 15,000.00 | 37,363.67 | 5,136.29 | 17,257.38 | 115.04 | 32,257.38 |
| | \$1,275,000.00 | \$3,299,238.47 | \$1,414,500.92 | \$609,737.55 | 47.82 | \$1,879,737.55 |

STATISTICAL TABLES.

TABLE No. 14.

Showing Ratio of Expenditures to Income, of Losses to Premiums, and of Expenses to Income and Premiums, of the Stock Fire Insurance Companies, for the year 1894.

| COMPANIES. | Income. | Expenditures. | Ratio of ex- penditures to income. | Net premiums received. | Losses paid. | Ratio of losses to premiums. | Expenses. | Ratio of ex- penses to income. | Ratio of ex- penses to premiums. |
|-----------------------|----------------|----------------|--|---------------------------|----------------|---------------------------------|--------------|--------------------------------------|--|
| Capital..... | \$166,837.87 | \$176,776.64 | 105.95 | \$147,197.25 | \$114,972.85 | 78.11 | \$51,803.79 | 31.05 | 35.19 |
| Fire Underwriters'... | 60,848.37 | 61,141.26 | 100.48 | 58,656.45 | 43,233.71 | 73.74 | 17,287.55 | 28.41 | 29.47 |
| Granite State..... | 242,062.34 | 359,874.36 | 148.67 | 225,785.81 | 257,855.01 | 114.20 | 90,019.35 | 37.18 | 39.87 |
| New Hampshire..... | 1,114,237.36 | 1,016,437.23 | 91.22 | 1,011,762.76 | 617,497.74 | 61.03 | 334,689.49 | 30.06 | 33.10 |
| Portsmouth..... | 38,624.92 | 32,133.44 | 83.19 | 31,576.45 | 4,846.71 | 15.35 | 6,110.98 | 15.82 | 19.35 |
| State Dwelling House | 8,308.37 | 3,653.78 | 107.51 | 2,208.91 | 1,039.08 | 47.04 | 1,219.33 | 35.98 | 55.20 |
| | \$1,626,009.13 | \$1,650,036.71 | 101.47 | \$1,477,187.63 | \$1,089,465.10 | 70.36 | \$501,380.44 | 30.83 | 33.94 |

STATISTICAL TABLES.

LIII

TABLE NO. 15.

Risks written, Premiums charged, Losses incurred during the year 1894, by the Stock Fire Insurance Companies, with Ratio of Losses incurred to Risks written and to Premiums charged; also Amount at Risk December 31, 1894, and Premiums thereon.

| COMPANIES. | Risks written. | Premiums charged. | Losses incurred. | Ratio of losses incurred to risks written. | Ratio of losses incurred to premiums charged. | Risks in force December 31, 1894. | Premiums thereon. | Ratio of premiums to risks in force. |
|-------------------------|------------------|-------------------|------------------|--|---|-----------------------------------|-------------------|--------------------------------------|
| Capital | \$23,176,488.00 | \$384,350.03 | \$174,410.38 | 0.75 | 45.37 | \$21,588,111.00 | \$287,277.13 | 1.33 |
| Fire Underwriters' | 4,983,902.00 | 64,624.95 | 41,475.37 | 0.83 | 64.17 | 4,350,588.00 | 56,031.58 | 1.29 |
| Granite State..... | 36,000,069.00 | 467,650.76 | 240,142.40 | 0.66 | 51.35 | 25,869,288.00 | 305,410.94 | 1.18 |
| New Hampshire. | 94,724,193.00 | 1,170,512.31 | 601,538.45 | 0.63 | 51.39 | 114,208,949.00 | 1,545,548.87 | 1.35 |
| Portsmouth | 2,916,704.00 | 37,919.86 | 25,178.86 | 0.86 | 66.40 | 3,460,825.00 | 45,944.13 | 1.32 |
| State Dwelling House. | 234,725.00 | 2,360.77 | 1,039.06 | 0.44 | 43.84 | 972,650.00 | 9,883.67 | 1.01 |
| | \$162,016,108.00 | \$2,127,427.68 | \$1,063,784.54 | 0.66 | 50.95 | \$170,450,411.00 | \$2,249,946.32 | 1.32 |

TABLE No. 16.
Ratio of Net Assets to Risks in force and of Premiums charged to Risks written in 1894 by New Hampshire Stock Fire Insurance Companies.

| COMPANIES. | Risks in force. | Net assets. | Ratio of net assets to risks. | Risks written in 1894. | Premiums thereon. | Ratio of premiums to risks written. |
|----------------------------|------------------|----------------|-------------------------------|------------------------|-------------------|-------------------------------------|
| Capital | \$21,588,111.00 | \$362,221.72 | 1.68 | \$23,176,488.00 | \$334,350.08 | 1.22 |
| Fire Underwriters' | 4,350,598.00 | 39,121.10 | 0.89 | 4,963,909.00 | 64,624.95 | 1.30 |
| Granite State | 25,869,288.00 | 305,410.94 | 1.18 | 36,000,089.00 | 467,650.76 | 1.29 |
| New Hampshire | 114,208,949.00 | 2,063,673.60 | 1.81 | 94,724,193.00 | 1,170,512.31 | 1.23 |
| Portsmouth | 3,460,825.00 | 132,499.73 | 3.82 | 2,916,704.00 | 37,919.86 | 1.30 |
| State Dwelling House | 972,650.00 | 37,174.22 | 3.82 | 234,725.00 | 2,369.77 | 1.01 |
| | \$170,450,411.00 | \$2,940,101.46 | 1.72 | \$162,016,108.00 | \$2,127,427.58 | 1.31 |

TABLE No. 17.
Business of New Hampshire Stock Fire Insurance Companies within the State during the year 1894.

| COMPANIES. | Risks written. | Premiums received. | Losses incurred. | Losses paid. | Ratio of losses incurred to risks written. | Ratio of losses paid to risks written. | Ratio of losses incurred to premiums received. | Ratio of losses paid to premiums received. |
|--------------------------|-----------------|--------------------|------------------|--------------|--|--|--|--|
| Capital..... | \$3,179,908.00 | \$44,089.29 | \$16,673.42 | \$15,280.93 | 0.52 | 0.48 | 37.81 | 34.66 |
| Fire Underwriters' | 976,007.00 | 14,749.54 | 8,554.06 | 7,856.77 | 0.88 | 0.81 | 57.99 | 53.27 |
| Granite State..... | 14,989,728.00 | 177,832.13 | 75,557.15 | 77,120.54 | 0.51 | 0.52 | 42.48 | 43.36 |
| New Hampshire..... | 13,552,198.00 | 146,574.22 | 97,531.47 | 104,467.71 | 0.72 | 0.77 | 66.54 | 71.27 |
| Portsmouth | 616,458.00 | 8,275.29 | 9,245.40 | 7,089.04 | 1.49 | 1.15 | 111.71 | 85.65 |
| State Dwelling House... | 234,725.00 | 2,369.77 | 1,039.08 | 1,089.08 | 0.44 | 0.44 | 43.84 | 43.84 |
| | \$33,249,024.00 | \$383,890.24 | \$208,600.55 | \$212,854.07 | 0.62 | 0.64 | 52.95 | 54.03 |

TABLE No. 18.
Ratio of Premiums to Risks written on property in New Hampshire and on property out of the State, insured by New Hampshire Stock Companies during the year 1894.

| COMPANIES. | Risks written on property in New Hampshire in 1894. | Premiums thereon. | Ratio of premiums to risks written. | Risks written on property not in New Hampshire in 1894. | Premiums thereon. | Ratio of premiums to risks written. |
|----------------------------|---|-------------------|-------------------------------------|---|-------------------|-------------------------------------|
| Capital | \$3,179,908.00 | \$44,080.29 | 1.38 | \$19,908,580.00 | \$340,260.74 | 1.70 |
| Fire Underwriters' | 976,007.00 | 14,749.54 | 1.51 | 3,987,902.00 | 40,875.41 | 1.25 |
| Granite State | 14,689,728.00 | 177,832.13 | 1.21 | 21,310,361.00 | 280,818.63 | 1.35 |
| New Hampshire | 13,552,198.00 | 146,574.22 | 1.06 | 81,171,995.00 | 1,023,938.09 | 1.26 |
| Portsmouth | 610,458.00 | 8,275.29 | 1.34 | 2,300,248.00 | 29,644.57 | 1.28 |
| State Dwelling House | 234,725.00 | 2,369.77 | 1.13 | ..... | ..... | ..... |
| | \$33,249,024.00 | \$383,890.24 | 1.18 | \$128,767,064.00 | \$1,738,537.44 | 1.34 |

TABLE No. 19.
Showing Capital, Assets, Liabilities, and Surplus of Stock Fire and Fire-Marine Insurance Companies of other States and Countries and of Mutual Companies of other States for the year ending December 31, 1894.

| STOCK COMPANIES OF OTHER STATES. | Capital. | Gross assets. | Gross liabilities. | Surplus as regards policy-holders. | Surplus over all liabilities. |
|---|----------------|-----------------|--------------------|------------------------------------|-------------------------------|
| Ætna, Conn..... | \$4,000,000.00 | \$10,847,816.36 | \$3,548,619.56 | \$7,299,193.80 | \$3,200,196.80 |
| Agricultural, N. Y..... | 500,000.00 | 2,268,737.48 | 1,522,144.37 | 746,593.11 | 246,593.11 |
| American, Mass..... | 300,000.00 | 562,071.70 | 221,143.79 | 340,927.91 | 40,927.91 |
| American, N. J..... | 600,000.00 | 2,450,109.31 | 542,818.68 | 1,907,290.63 | 1,307,290.63 |
| American Fire, N. Y..... | 400,000.00 | 1,504,714.11 | 947,801.56 | 556,912.55 | 156,912.55 |
| Connecticut Fire, Conn..... | 1,000,000.00 | 2,972,632.79 | 1,476,780.53 | 1,495,852.26 | 495,852.26 |
| Continental, N. Y..... | 1,000,000.00 | 6,754,908.72 | 3,679,434.05 | 3,075,474.67 | 2,075,474.67 |
| Fire Association, Pa..... | 500,000.00 | 5,191,055.34 | 4,015,150.03 | 1,175,904.71 | 675,904.71 |
| Fireman's Fund, Cal..... | 1,000,000.00 | 3,240,861.14 | 1,388,615.94 | 1,872,245.20 | 872,245.20 |
| Hartford, Conn..... | 1,250,000.00 | 8,645,735.62 | 4,780,900.72 | 3,864,834.90 | 2,614,834.90 |
| Home, N. Y..... | 3,000,000.00 | 9,159,836.54 | 5,052,575.26 | 4,107,261.28 | 1,107,261.28 |
| Insurance Co. of North America, Pa..... | 3,000,000.00 | 9,480,545.58 | 4,343,134.98 | 5,137,410.70 | 2,137,410.70 |
| Mercantile F. & M., Mass..... | 400,000.00 | 579,614.65 | 184,212.70 | 425,401.89 | 25,401.89 |
| Merchants, N. J..... | 400,000.00 | 1,317,292.48 | 741,294.81 | 576,997.67 | 176,997.67 |
| National, Conn..... | 1,000,000.00 | 3,597,530.67 | 2,027,186.27 | 1,570,344.40 | 570,344.40 |
| Niagara, N. Y..... | 500,000.00 | 2,322,318.63 | 1,419,697.49 | 902,621.14 | 402,621.14 |
| Orient, Conn..... | 500,000.00 | 2,085,563.73 | 1,133,424.89 | 962,138.84 | 462,138.84 |
| Pennsylvania, Pa..... | 400,000.00 | 4,098,774.19 | 2,171,620.87 | 1,927,253.32 | 1,527,253.32 |
| Phoenix, N. Y..... | 1,000,000.00 | 5,545,629.04 | 4,240,710.33 | 1,304,918.71 | 304,918.71 |

TABLE No. 19.—*Continued.*

| STOCK COMPANIES OF OTHER STATES. | Capital. | Gross assets. | Gross liabilities. | Surplus as regards policy-holders. | Surplus over all liabilities. |
|--|------------------------|------------------------|------------------------|------------------------------------|-------------------------------|
| Phoenix, Conn..... | \$2,000,000.00 | \$5,588,058.07 | \$2,798,323.09 | \$2,789,734.98 | \$789,734.98 |
| Providence Washington, R. I..... | 400,000.00 | 1,354,870.34 | 857,913.80 | 496,456.45 | 90,456.48 |
| Queen Ins. Co. of America, N. Y..... | 500,000.00 | 3,747,551.23 | 2,062,132.39 | 1,685,418.84 | 1,185,418.84 |
| Springfield F. & M., Mass..... | 1,500,000.00 | 3,581,151.86 | 1,579,125.91 | 2,002,025.95 | 502,025.95 |
| United States Fire, N. Y..... | 250,000.00 | 650,827.45 | 285,088.99 | 355,738.46 | 105,738.46 |
| Williamsburgh City, N. Y..... | 250,000.00 | 1,495,536.54 | 603,051.44 | 892,485.10 | 642,485.10 |
| MUTUAL COMPANIES OF OTHER STATES. | \$25,650,000.00 | \$99,053,243.57 | \$51,582,808.07 | \$47,470,440.50 | \$21,820,440.50 |
| Fitchburg, Mass..... | ..... | \$234,302.73 | \$231,748.03 | \$2,554.70 | \$2,554.70 |
| Merchants & Farmers', Mass..... | ..... | 243,562.22 | 179,068.78 | 64,473.44 | 64,473.44 |
| Providence, R. I..... | ..... | 276,733.25 | 107,973.00 | 167,760.25 | 167,760.25 |
| Traders & Mechanics', Mass..... | ..... | 077,954.00 | 306,601.04 | 368,352.96 | 368,352.96 |
| ..... | ..... | \$1,431,552.20 | \$828,410.85 | \$603,141.35 | \$603,141.35 |

TABLE No. 19.—*Concluded.*

| COMPANIES OF OTHER COUNTRIES. | Deposit capital. | Assets in the United States. | Liabilities except deposits in the United States. | Surplus as to policy-holders in the United States. | Surplus over all liabilities in the United States. |
|----------------------------------|------------------|------------------------------|---|--|--|
| British America | \$200,000.00 | \$1,164,196.76 | \$746,709.44 | \$417,487.32 | \$217,487.32 |
| Caledonian | 200,000.00 | 2,214,810.67 | 1,690,924.71 | 523,885.96 | 323,885.96 |
| Commercial Union | 200,000.00 | 3,581,549.89 | 2,452,482.97 | 1,128,966.92 | 928,966.92 |
| Imperial | 200,000.00 | 1,935,996.98 | 1,069,158.82 | 876,838.16 | 676,838.16 |
| Lancashire | 200,000.00 | 2,294,986.47 | 1,627,092.95 | 767,893.52 | 567,893.52 |
| Liverpool & London & Globe | 200,000.00 | 8,498,268.40 | 5,334,569.17 | 3,163,699.23 | 2,963,699.23 |
| London & Lancashire | 200,000.00 | 2,700,869.88 | 1,840,345.57 | 860,524.31 | 660,524.31 |
| Manchester Fire | 200,000.00 | 2,104,770.02 | 1,501,594.22 | 603,175.80 | 403,175.80 |
| North British & Mercantile | 200,000.00 | 3,587,696.19 | 2,244,879.87 | 1,342,806.32 | 1,142,806.32 |
| Northern Assurance | 200,000.00 | 1,691,218.75 | 1,186,212.71 | 505,006.04 | 305,006.04 |
| Norwich Union | 200,000.00 | 1,988,223.14 | 1,380,480.17 | 607,733.97 | 407,733.97 |
| Palatine | 200,000.00 | 2,389,092.60 | 1,687,734.81 | 701,357.79 | 501,357.79 |
| Phoenix Assurance | 200,000.00 | 2,504,437.11 | 1,785,587.48 | 718,849.63 | 518,849.63 |
| Royal | 200,000.00 | 7,609,259.23 | 5,300,638.47 | 2,308,625.76 | 2,108,625.76 |
| Scottish Union & National | 200,000.00 | 2,896,066.50 | 1,253,623.91 | 1,642,432.59 | 1,442,432.59 |
| Sun Insurance Office | 200,000.00 | 2,433,165.11 | 1,706,726.94 | 724,438.17 | 524,438.17 |
| Western Assurance | 200,000.00 | 1,642,001.80 | 1,074,978.08 | 567,023.72 | 367,023.72 |
| Totals | \$3,400,000.00 | \$51,336,599.50 | \$33,776,844.29 | \$17,460,745.21 | \$14,060,745.21 |
| Aggregate | \$29,060,000.00 | \$151,821,306.27 | \$96,187,058.21 | \$65,534,327.06 | \$58,484,327.06 |

TABLE No. 20.

Showing the items composing the Assets of the Fire and Fire-Marine Insurance Companies of other States and Countries for the year ending December 31 1894.

| COMPANIES. | Real estate. | Bonds and mortgages. | Stocks and bonds. | Collateral loans. | Cash in office and bank. | All other assets. | Gross assets. |
|---------------------------|----------------|----------------------|-------------------|-------------------|--------------------------|-------------------|-----------------|
| Ætna | \$200,000.00 | \$36,000.00 | \$9,250,357.00 | \$5,600.00 | \$718,694.77 | \$631,164.50 | \$10,847,816.36 |
| Agricultural | 297,704.88 | 1,089,352.62 | 342,838.00 | 119,728.03 | 192,419.88 | 226,694.07 | 2,268,737.48 |
| American, Mass. .... | ..... | ..... | 499,750.00 | 15,000.00 | 18,521.82 | 28,799.88 | 562,071.70 |
| American, N. J. | 256,773.98 | 1,423,906.75 | 659,495.00 | ..... | 35,479.60 | 74,363.98 | 2,450,109.31 |
| American Fire, N. Y. .... | ..... | 20,500.00 | 1,087,396.00 | 34,000.00 | 45,103.31 | 317,714.80 | 1,504,714.11 |
| Connecticut | 128,750.00 | 825,360.00 | 1,567,981.00 | 7,500.00 | 215,134.81 | 227,906.98 | 2,972,632.79 |
| Continental | 979,001.05 | 112,635.00 | 4,610,929.30 | 4,000.00 | 338,241.28 | 710,102.09 | 6,754,908.72 |
| Fire Association | 177,900.00 | 1,843,846.60 | 2,265,594.50 | 101,450.00 | 244,260.54 | 558,003.70 | 5,191,055.34 |
| Fireman's Fund | 428,700.00 | 394,275.00 | 1,563,505.00 | 185,971.65 | 245,384.41 | 425,025.08 | 3,240,861.14 |
| Hartford | 366,575.60 | 1,486,000.00 | 4,714,868.66 | 10,000.00 | 1,054,950.57 | 1,014,340.79 | 8,645,735.62 |
| Home | 1,666,572.17 | 519,894.34 | 5,886,397.44 | 125,100.00 | 410,495.19 | 551,377.40 | 9,159,836.54 |
| Ins. Co. of N. America .. | 346,804.00 | 2,626,883.76 | 4,646,558.08 | 18,550.00 | 815,497.04 | 1,026,252.70 | 9,480,545.58 |
| Mercantile F. & M. .... | ..... | 93,000.00 | 440,462.00 | ..... | 21,040.82 | 25,111.83 | 579,614.65 |
| Merchants | 302,948.25 | 323,025.00 | 501,802.50 | ..... | 37,686.30 | 151,830.43 | 1,317,292.48 |
| National | 220,016.37 | 639,000.00 | 1,989,394.00 | ..... | 354,333.39 | 394,786.91 | 3,577,530.67 |
| Niagara | 883,000.00 | 25,250.00 | 927,292.00 | ..... | 210,329.06 | 376,447.57 | 2,322,318.63 |
| Orient | 38,852.15 | 190,714.30 | 1,465,090.47 | 7,530.00 | 126,598.25 | 266,778.56 | 2,065,563.73 |
| Pennsylvania | 134,500.00 | 686,320.00 | 2,612,938.00 | 283,550.00 | 148,633.92 | 232,832.27 | 4,098,774.19 |
| Phoenix, N. Y. | 399,000.00 | 126,050.00 | 3,782,945.00 | ..... | 522,354.57 | 715,879.47 | 5,545,029.04 |
| Phoenix, Conn. | 386,612.55 | 324,242.85 | 3,901,857.50 | 30,500.00 | 342,569.31 | 602,275.86 | 5,588,058.07 |
| Providence, Wash'tn. .... | ..... | ..... | 1,061,670.00 | ..... | 81,113.74 | 211,586.60 | 1,354,370.34 |
| Queen ..... | ..... | ..... | 3,063,771.02 | ..... | 297,097.57 | 386,682.64 | 3,747,551.23 |
| Springfield F. & M. | 134,000.00 | 307,150.00 | 2,586,094.00 | 59,096.20 | 143,523.95 | 291,287.71 | 3,581,151.86 |
| United States ..... | ..... | 415,000.00 | 151,851.25 | ..... | 18,757.79 | 65,218.41 | 650,327.45 |
| Williamsburgh City | 629,000.00 | 334,550.00 | 424,527.50 | 5,600.00 | 21,125.12 | 79,733.92 | 1,495,636.54 |
| | \$7,976,711.00 | \$13,903,046.22 | \$59,908,765.22 | \$1,011,175.88 | \$5,859,347.01 | \$9,592,198.24 | \$99,054,243.57 |

TABLE No. 20.—Continued.

| MUTUAL COMPANIES. | Real estate. | Bonds and mortgages. | Stocks and bonds. | Collateral loans. | Cash in office and bank. | All other assets. | Gross assets. |
|---------------------------------|------------------------|------------------------|------------------------|-----------------------|--------------------------|------------------------|-------------------------|
| Fitchburg..... | \$80,182.28 | \$43,973.00 | \$70,870.00 | \$10,700.00 | \$10,654.17 | \$17,923.20 | \$234,302.73 |
| Merchants & Farm's | 33,800.00 | 72,250.00 | 117,239.00 | ..... | 3,991.97 | 16,281.25 | 243,562.22 |
| Providence..... | ..... | 95,000.00 | 140,723.00 | ..... | 35,386.41 | 3,923.81 | 275,733.25 |
| Traders & Mechanics | ..... | 211,814.00 | 244,267.50 | 23,650.00 | 17,134.36 | 181,068.14 | 677,954.00 |
| COMPANIES. | \$113,982.28 | \$423,087.00 | \$573,099.50 | \$35,250.00 | \$67,160.94 | \$219,216.50 | \$1,431,552.20 |
| British America..... | ..... | \$60,000.00 | \$374,119.91 | ..... | \$19,479.85 | \$210,597.00 | \$1,164,190.76 |
| Caledonia..... | ..... | 50,000.00 | 1,729,975.00 | ..... | 271,424.56 | 163,411.11 | 2,214,810.67 |
| Commercial Union .. | \$894,314.96 | ..... | 1,763,514.16 | ..... | 420,369.95 | 533,350.82 | 3,581,549.89 |
| Imperial | 476,634.70 | ..... | 1,113,820.00 | ..... | 143,077.19 | 202,465.09 | 1,935,996.98 |
| Lancashire | 385,585.72 | ..... | 1,559,055.00 | ..... | 92,404.55 | 257,941.20 | 2,294,986.47 |
| Liverpool & London & Globe..... | 1,600,992.00 | 3,378,918.64 | 2,059,712.50 | ..... | 564,220.71 | 893,424.55 | 8,498,208.40 |
| London & Lancashire | 299,125.00 | ..... | 1,917,140.00 | ..... | 107,434.00 | 317,170.88 | 2,700,869.88 |
| Manchester ..... | ..... | 50,000.00 | 1,739,541.25 | ..... | 48,835.24 | 271,988.53 | 2,104,770.02 |
| No. Br. & Mercantile | 500,000.00 | ..... | 2,407,278.00 | ..... | 276,725.20 | 403,681.99 | 3,587,686.19 |
| Northern..... | 115,000.00 | ..... | 1,264,216.24 | ..... | 100,282.56 | 211,719.95 | 1,991,218.75 |
| Norwich Union..... | ..... | 40,000.00 | 1,578,893.00 | ..... | 251,947.09 | 117,443.05 | 1,968,223.14 |
| Palatine..... | ..... | 50,000.00 | 1,713,522.00 | ..... | 195,618.83 | 429,651.77 | 2,389,092.60 |
| Phoenix ..... | ..... | ..... | 1,775,812.50 | ..... | 445,728.57 | 282,895.74 | 2,504,437.11 |
| Royal | 1,818,200.10 | 311,000.00 | 4,169,460.00 | ..... | 902,267.00 | 708,332.13 | 7,909,259.23 |
| Scottish Union ..... | ..... | 1,393,016.42 | 1,087,911.73 | ..... | 182,873.44 | 231,659.91 | 2,898,066.50 |
| Sun | 240,000.00 | 346,000.00 | 1,271,730.00 | ..... | 144,683.05 | 490,552.08 | 2,438,165.11 |
| Western..... | ..... | 20,000.00 | 1,166,773.75 | ..... | 119,753.02 | 335,475.03 | 1,642,001.80 |
| Totals..... | \$6,299,852.48 | \$5,699,535.06 | \$29,192,416.04 | ..... | \$4,042,330.11 | \$6,001,465.81 | \$51,336,599.50 |
| Aggregate..... | \$14,390,545.74 | \$20,025,018.28 | \$39,675,280.76 | \$1,046,425.88 | \$9,968,844.06 | \$15,812,890.55 | \$151,322,395.27 |

TABLE NO. 21.

Showing the items comprising the Liabilities of Fire and Fire-Marine Insurance Companies of other States and Countries for the year ending December 31, 1894.

| COMPANIES. | Losses adjusted and unadjusted. | Losses resisted. | Unearned premiums. | Commissions and brokerage. | All other liabilities. | Total liabilities. |
|-----------------------------------|---------------------------------|------------------|--------------------|----------------------------|------------------------|--------------------|
| <i>Ætna</i> | \$309,471.67 | \$76,842.00 | \$2,961,188.32 | \$86,434.27 | \$114,683.21 | \$3,548,619.56 |
| Agricultural..... | 86,288.16 | 27,500.00 | 1,374,685.26 | 33,615.96 | 56.00 | 1,522,144.37 |
| American, Mass..... | 31,752.57 | 1,900.00 | 175,366.09 | 4,513.48 | 7,611.05 | 221,143.79 |
| American, N. J..... | 42,961.70 | 5,550.00 | 479,894.88 | 7,723.61 | 6,688.40 | 542,818.68 |
| American Fire, N. Y..... | 125,485.60 | ..... | 745,272.96 | 37,910.64 | 30,132.36 | 947,801.56 |
| Connecticut..... | 167,178.00 | 27,513.00 | 1,228,088.53 | 54,000.00 | ..... | 1,476,780.53 |
| Continental..... | 289,010.00 | 45,877.00 | 3,241,202.38 | 67,852.95 | 35,491.72 | 3,679,434.05 |
| Fire Association..... | 245,519.94 | 26,303.43 | 1,655,077.85 | 76,922.00 | 2,011,327.41 | 4,015,150.63 |
| Fireman's Fund..... | 118,492.13 | 17,708.20 | 1,196,322.03 | 28,090.28 | 8,003.30 | 1,368,616.94 |
| Hartford..... | 520,260.73 | 63,989.27 | 4,125,400.72 | 71,250.00 | ..... | 4,780,900.72 |
| Home..... | 509,567.77 | 58,684.29 | 4,332,455.50 | 76,223.54 | 75,644.16 | 5,052,575.26 |
| Insurance Co. of No. America..... | 342,143.25 | 30,761.09 | 3,110,393.20 | 36,700.00 | 823,137.34 | 4,343,134.88 |
| Mercantile F. & M..... | 6,748.35 | 3,000.00 | 136,324.87 | 8,507.18 | 4,132.36 | 154,212.76 |
| Merchants..... | 71,467.53 | 27,027.32 | 599,763.32 | 25,541.29 | 17,495.35 | 741,294.81 |
| National..... | 224,909.08 | 36,469.17 | 1,674,747.16 | 53,218.18 | 37,842.68 | 2,027,186.27 |
| Niagara..... | 175,080.36 | ..... | 943,246.31 | 41,750.09 | 259,631.73 | 1,419,697.49 |
| Orient..... | 191,366.18 | ..... | 896,370.34 | 43,670.87 | ..... | 1,133,424.89 |
| Pennsylvania..... | 143,871.68 | 16,239.00 | 1,257,676.73 | 4,000.00 | 749,833.46 | 2,171,520.87 |
| Phoenix, N. Y..... | 258,506.46 | 47,425.00 | 3,728,833.77 | 113,965.98 | 91,989.12 | 4,240,710.33 |
| Phoenix, Conn..... | 494,526.56 | 23,053.07 | 2,274,743.46 | ..... | ..... | 2,796,323.09 |
| Providence Washington..... | 113,103.56 | 10,329.27 | 699,137.58 | 24,828.50 | 10,514.95 | 857,913.86 |
| Queen Ins. Co. of America..... | 212,260.73 | 27,965.08 | 1,650,947.68 | 63,093.09 | 108,006.81 | 2,062,132.39 |
| Springfield F. & M..... | 164,146.62 | 21,304.26 | 1,354,954.63 | 38,720.40 | ..... | 1,576,125.91 |
| United States..... | 41,703.75 | 8,270.00 | 214,798.23 | 13,779.93 | 16,537.08 | 295,088.99 |
| Williamsburgh City..... | 39,390.31 | 10,620.14 | 487,888.83 | 11,496.93 | 53,955.23 | 603,051.44 |
| | \$4,925,193.78 | \$622,350.68 | \$40,546,789.63 | \$1,018,766.66 | \$4,471,712.32 | \$51,582,803.07 |

TABLE No. 21.—Continued.

| MUTUAL COMPANIES. | Losses adjusted and unadjusted. | Losses resisted. | Unearned premiums. | Commissions and brokerage. | All other liabilities. | Total liabilities. |
|-------------------------------|---------------------------------------|---------------------|-----------------------|----------------------------------|---------------------------|-----------------------|
| Fitchburg..... | \$6,278.06 | \$1,950.00 | \$104,041.78 | ..... | \$29,477.29 | \$281,748.03 |
| Merchants' & Farmers'..... | 2,588.00 | ..... | 172,948.10 | \$1,052.68 | 2,500.00 | 179,088.78 |
| Providence..... | 988.00 | ..... | 106,985.00 | ..... | ..... | 107,973.00 |
| Traders' & Mechanics'..... | ..... | ..... | 302,869.80 | 2,387.38 | 4,363.86 | 309,601.04 |
| COMPANIES. | \$9,854.06 | \$1,950.00 | \$776,844.88 | \$8,420.06 | \$36,341.15 | \$828,410.85 |
| British America..... | \$117,098.40 | \$23,080.00 | \$558,325.05 | \$20,073.18 | \$17,584.81 | \$746,709.44 |
| Caledonian..... | 257,153.29 | ..... | 1,351,286.68 | 21,900.53 | 43,340.50 | 1,690,924.71 |
| Commercial Union..... | 250,654.06 | 38,720.00 | 2,043,987.56 | 65,818.02 | 53,394.33 | 2,452,582.97 |
| Imperial..... | 98,302.01 | 12,517.14 | 923,458.04 | 22,544.67 | 2,337.46 | 1,050,188.82 |
| Lancashire..... | 235,233.26 | 45,050.41 | 1,201,749.28 | 40,000.00 | 5,000.00 | 1,327,002.95 |
| Liverpool & London & Globe .. | 621,446.67 | 84,560.00 | 4,001,316.17 | 88,277.46 | 538,968.87 | 5,354,569.17 |
| London & Lancashire..... | 148,052.66 | 47,932.07 | 1,571,752.04 | 54,478.86 | 18,129.04 | 1,840,345.57 |
| Manchester..... | 215,202.34 | 48,209.95 | 1,187,671.88 | 50,510.25 | ..... | 1,501,504.22 |
| North British & Mercantile... | 251,085.57 | 44,474.76 | 1,869,086.62 | 58,094.16 | 22,128.76 | 2,244,879.87 |
| Northern..... | 106,603.46 | 39,776.00 | 997,018.52 | 28,394.32 | 14,490.41 | 1,180,212.71 |
| Norwich Union..... | 182,160.34 | ..... | 1,173,481.58 | ..... | 24,847.25 | 1,380,489.17 |
| Palatine..... | 238,945.18 | 33,326.01 | 1,307,245.46 | 71,186.29 | 37,082.87 | 1,687,784.81 |
| Phoenix..... | 222,197.00 | 34,724.00 | 1,452,069.37 | 40,651.03 | 35,926.08 | 1,785,587.48 |
| Royal..... | 518,449.35 | 79,167.73 | 4,087,723.15 | 122,326.84 | 522,966.40 | 5,800,633.47 |
| Scottish Union..... | 172,542.00 | 20,696.00 | 965,413.39 | 24,347.40 | 70,622.12 | 1,253,623.91 |
| Sun..... | 198,993.87 | 16,884.00 | 1,430,366.29 | 51,576.18 | 11,906.60 | 1,708,726.94 |
| Western..... | 172,896.34 | 22,336.00 | 842,640.90 | 37,105.84 | ..... | 1,074,978.08 |
| Totals | \$4,007,673.40 | \$560,416.07 | \$26,984,621.58 | \$797,224.08 | \$1,418,665.50 | \$38,775,844.29 |
| Aggregates..... | \$8,942,722.14 | \$1,214,710.75 | \$68,258,255.89 | \$1,810,400.75 | \$5,926,718.97 | \$86,187,068.21 |

TABLE No. 22.

Showing the items composing the Income of Fire and Fire-Marine Insurance Companies of other States and Countries for the year ending December 31, 1894.

| COMPANIES. | Net fire premiums. | Marine and inland premiums. | Interest on bonds and mortgages. | Interest from all other sources. | All other income. | Total income. |
|--|------------------------|-----------------------------|----------------------------------|----------------------------------|---------------------|------------------------|
| <i>Etna.</i> | \$3,801,815.89 | \$164,517.91 | \$1,990.00 | \$475,658.73 | \$2,835.14 | \$4,446,305.67 |
| <i>Agricultural</i> | 961,215.62 | ..... | 71,706.66 | 20,120.56 | 804.59 | 1,053,907.43 |
| <i>American, Mass.</i> | 216,074.64 | ..... | ..... | 22,662.56 | 3,442.69 | 244,988.74 |
| <i>American, N. J.</i> | 529,863.50 | ..... | ..... | 32,678.35 | 2,092.51 | 637,604.65 |
| <i>American Fire, N. Y.</i> | 1,479,222.81 | ..... | 72,970.29 | 51,770.60 | ..... | 1,532,078.41 |
| <i>Connecticut.</i> | 1,666,780.34 | ..... | 1,085.00 | 76,452.94 | ..... | 1,785,595.06 |
| <i>Continental.</i> | 3,197,722.03 | ..... | 42,411.78 | 242,244.20 | 21,371.71 | 3,467,991.97 |
| <i>Fire Association.</i> | 2,254,502.64 | ..... | 6,654.03 | 122,592.22 | 3,126.08 | 2,483,279.93 |
| <i>Fireman's Fund.</i> | 1,580,250.49 | 186,568.77 | 108,088.99 | 106,235.36 | 18,060.14 | 1,916,250.54 |
| <i>Hartford.</i> | 5,690,233.68 | ..... | 25,146.78 | 237,073.70 | 8,038.21 | 6,006,487.37 |
| <i>Home.</i> | 4,622,964.09 | 183,595.15 | 71,141.78 | 244,810.27 | 108,853.04 | 5,200,346.59 |
| <i>Insurance Co. of No. America.</i> | 3,569,147.19 | 1,869,841.38 | 40,104.04 | 230,490.22 | 1,363.85 | 5,830,438.65 |
| <i>Mercantile F. & M.</i> | 165,463.27 | 3,498.41 | 160,096.01 | 18,692.33 | ..... | 191,782.97 |
| <i>Merchants'</i> | 781,778.94 | ..... | 4,188.96 | 22,283.87 | 11,542.85 | 834,340.95 |
| <i>National.</i> | 2,300,583.72 | ..... | 18,735.29 | 96,307.86 | 49.93 | 2,430,925.18 |
| <i>Niagara.</i> | 1,226,452.86 | 43,864.49 | 33,988.67 | 59,701.81 | 25,366.30 | 1,386,877.98 |
| <i>Orient.</i> | 1,246,248.08 | 93,011.35 | 1,422.50 | 70,469.52 | 665.50 | 1,420,526.84 |
| <i>Pennsylvania.</i> | 1,591,879.75 | ..... | 10,132.39 | 137,476.62 | 3,661.07 | 1,768,912.80 |
| <i>Phoenix, N. Y.</i> | 4,485,783.42 | ..... | 34,894.86 | 102,135.82 | 15,465.15 | 4,669,911.88 |
| <i>Phoenix, Conn.</i> | 3,507,580.82 | ..... | 6,536.99 | 190,902.65 | 7,182.64 | 3,719,812.87 |
| <i>Providence Washington.</i> | 855,224.67 | 403,048.96 | 14,146.76 | 45,159.84 | ..... | 1,303,493.47 |
| <i>Queen.</i> | 2,100,614.20 | ..... | ..... | 121,707.76 | ..... | 2,222,321.96 |
| <i>Springfield F. & M.</i> | 1,776,048.54 | ..... | 16,679.37 | 126,225.90 | ..... | 1,923,777.79 |
| <i>United States.</i> | 326,617.83 | 23,836.98 | 23,876.79 | 2,246.83 | 4,823.98 | 376,577.43 |
| <i>Williamsburgh City.</i> | 584,084.88 | ..... | 14,912.87 | 17,161.35 | 19,592.47 | 636,601.57 |
| Total. | \$50,518,453.02 | \$2,973,971.25 | \$775,404.81 | \$2,013,289.87 | \$257,837.85 | \$57,438,987.70 |

TABLE No. 22.—Continued.

| MUTUAL COMPANIES. | Net fire premiums. | Marine and inland premiums. | Interest on bonds and mortgages. | Interest from all other sources. | All other income. | Total income. |
|--|--------------------|-----------------------------|----------------------------------|----------------------------------|-------------------|-----------------|
| Fitchburg. | \$160,703.89 | ..... | \$4,106.59 | \$3,975.69 | \$1,700.06 | \$170,486.23 |
| Merchants & Farmers. | 97,733.72 | ..... | 3,167.92 | 5,903.73 | 1,069.76 | 107,875.13 |
| Providence. | 51,537.99 | ..... | ..... | 12,604.58 | ..... | 64,232.57 |
| Traders & Mechanics. | 163,967.30 | ..... | 10,852.86 | 22,287.07 | ..... | 197,107.23 |
| Totals. | \$473,942.90 | ..... | \$18,127.37 | \$44,861.07 | \$2,769.82 | \$539,701.16 |
| COMPANIES. | | | | | | |
| British America. | \$997,812.01 | \$177,772.19 | \$1,228.82 | \$36,151.21 | ..... | \$1,212,964.23 |
| Caledonian. | 2,105,699.40 | ..... | 3,000.00 | 67,109.53 | ..... | 2,175,808.93 |
| Commercial Union. | 2,666,966.44 | 106,411.10 | ..... | 77,632.17 | \$34,523.17 | 2,846,552.88 |
| Imperial. | 1,139,575.47 | ..... | ..... | 36,756.61 | 17,463.60 | 1,193,796.68 |
| Lancashire. | 1,834,047.93 | ..... | ..... | 67,329.53 | 7,074.77 | 1,908,452.23 |
| Liverpool & London & Globe. | 5,802,988.85 | ..... | 135,960.55 | 36,080.38 | 57,051.49 | 6,082,101.27 |
| London & Lancashire. | 1,934,349.32 | ..... | ..... | 81,703.67 | 9,669.04 | 2,025,722.63 |
| Manchester. | 1,034,963.20 | ..... | ..... | 71,992.50 | ..... | 1,106,955.70 |
| North British & Mercantile. | 2,350,655.13 | ..... | ..... | 117,175.57 | 12,165.88 | 2,479,936.58 |
| Northern. | 1,217,854.36 | ..... | ..... | 47,809.08 | ..... | 1,265,663.44 |
| Norwich Union. | 1,561,778.56 | ..... | 1,800.00 | 61,830.88 | ..... | 1,623,409.44 |
| Palatine. | 2,300,016.17 | ..... | 3,000.00 | 77,070.44 | ..... | 2,380,086.61 |
| Phoenix. | 1,946,924.26 | ..... | ..... | 69,435.44 | ..... | 2,016,359.70 |
| Royal. | 4,983,917.09 | ..... | 12,147.51 | 166,881.78 | 60,434.70 | 5,223,381.08 |
| Scottish Union. | 1,440,267.88 | ..... | 67,150.04 | 30,719.04 | ..... | 1,538,136.96 |
| Sun. | 1,573,089.65 | ..... | 19,516.68 | 58,679.15 | 10,295.58 | 1,661,531.06 |
| Western. | 1,668,133.35 | ..... | ..... | 47,713.68 | ..... | 1,715,847.03 |
| Totals. | \$37,068,989.07 | \$344,183.29 | \$243,823.60 | \$1,151,640.66 | \$208,678.88 | \$39,067,315.45 |
| Aggregate. | \$88,061,385.89 | \$3,318,154.54 | \$1,037,355.78 | \$4,109,791.60 | \$468,286.50 | \$97,045,974.31 |

TABLE No. 23.
*Showing the items comprising the Expenditures of Fire and Fire-Marine Insurance Companies of other States and Countries
 for the year ending December 31, 1894.*

| COMPANIES. | Losses. | Dividends. | Commission and brokerage. | Salaries and fees. | Taxes. | All other expenditures. | Total expenditures. |
|------------------------------------|------------------------|-----------------------|---------------------------|-----------------------|-----------------------|-------------------------|------------------------|
| <i>Ætna.....</i> | \$2,385,810.27 | \$720,000.00 | \$634,984.72 | \$244,242.25 | \$70,533.81 | \$265,376.37 | \$4,320,947.42 |
| <i>Agricultural.....</i> | 504,612.13 | 49,945.00 | 204,120.77 | 120,528.46 | 21,858.67 | 96,091.32 | 1,087,156.35 |
| <i>American, Mass.....</i> | 161,553.29 | 8,916.00 | 47,345.72 | 22,784.58 | 7,833.65 | 14,164.88 | 262,598.12 |
| <i>American, N. J.....</i> | 275,632.63 | 61,753.00 | 98,793.03 | 49,725.13 | 22,344.09 | 31,753.32 | 540,001.20 |
| <i>American, N. Y.....</i> | 1,018,971.26 | 40,000.00 | 227,377.36 | 106,611.25 | 21,400.09 | 122,578.07 | 1,536,938.03 |
| <i>Connecticut.....</i> | 955,099.48 | 80,000.00 | 290,840.34 | 130,113.31 | 36,362.97 | 123,513.94 | 1,621,930.04 |
| <i>Continental.....</i> | 1,707,268.02 | 154,109.20 | 643,638.65 | 273,880.30 | 58,672.45 | 206,227.79 | 3,103,796.41 |
| <i>Fire Association.....</i> | 1,412,376.18 | 200,000.00 | 453,008.07 | 277,716.18 | 50,032.31 | 1,000.66 | 2,394,133.40 |
| <i>Fireman's Fund.....</i> | 1,000,323.95 | 120,000.00 | 239,402.21 | 171,141.52 | 31,714.25 | 152,701.04 | 1,715,282.97 |
| <i>Hartford.....</i> | 2,783,297.02 | 300,000.00 | 928,234.20 | 348,443.44 | 78,159.99 | 536,523.94 | 4,974,658.59 |
| <i>Home.....</i> | 2,994,605.73 | 299,550.00 | 845,133.43 | 400,010.85 | 97,230.15 | 376,926.22 | 5,013,456.38 |
| <i>Ins. Co. of N. America</i> | 3,739,200.61 | 360,000.00 | 877,016.76 | 267,346.38 | 113,065.33 | 328,026.72 | 5,684,655.80 |
| <i>Mercantile F. & M.....</i> | 110,989.24 | 22,127.00 | 38,507.43 | 13,650.00 | 4,783.92 | 15,319.13 | 205,376.72 |
| <i>Merchants.....</i> | 509,768.76 | 24,000.00 | 146,262.34 | 37,303.76 | 23,960.39 | 93,792.19 | 835,087.44 |
| <i>National.....</i> | 1,127,559.08 | 100,000.00 | 395,943.59 | 156,624.74 | 54,853.24 | 106,837.74 | 2,031,818.39 |
| <i>Niagara.....</i> | 962,823.34 | 49,977.50 | 192,698.00 | 163,397.77 | 35,932.19 | 75,455.16 | 1,480,183.96 |
| <i>Orient.....</i> | 893,781.92 | ..... | 252,913.18 | 105,142.47 | 28,323.66 | 72,276.69 | 1,352,437.92 |
| <i>Pennsylvania.....</i> | 978,337.87 | 60,000.00 | 429,422.01 | 51,700.00 | 29,545.68 | 50,263.89 | 1,599,269.45 |
| <i>Phoenix, N. Y.....</i> | 2,754,172.44 | 100,000.00 | 624,337.93 | 308,143.28 | 73,876.51 | 361,914.22 | 4,222,444.38 |
| <i>Phoenix, Conn.....</i> | 2,206,976.70 | 280,000.00 | 574,813.43 | 171,498.83 | 69,728.07 | 370,400.63 | 3,673,417.66 |
| <i>Providence Wash'ton.</i> | 732,989.95 | 12,000.00 | 217,514.51 | 75,404.51 | 24,342.71 | 74,017.65 | 1,136,329.72 |
| <i>Queen.....</i> | 1,397,933.54 | ..... | 326,720.95 | 175,531.26 | 40,566.46 | 152,693.30 | 2,093,445.51 |
| <i>Springfield F. & M.....</i> | 1,127,780.04 | 150,000.00 | 298,246.42 | 79,496.69 | 61,130.60 | 177,279.00 | 1,893,932.75 |
| <i>United States.....</i> | 1,193,423.27 | 15,000.00 | 88,386.69 | 25,993.16 | 7,842.10 | 26,603.63 | 356,848.85 |
| <i>Williamsburgh City..</i> | 295,481.15 | 49,230.00 | 136,709.13 | 60,943.34 | 6,698.55 | 34,054.42 | 583,116.59 |
| Totals..... | \$32,380,767.87 | \$3,256,607.70 | \$9,218,271.26 | \$3,837,033.46 | \$1,070,791.84 | \$3,955,791.92 | \$53,719,204.05 |

TABLE No. 23.—Continued.

| MUTUAL COMPANIES. | Losses. | Dividends. | Commission and brokerage. | Salaries and fees. | Taxes. | All other expenditures. | Total expenditures. |
|---------------------------------|-----------------|----------------|---------------------------|--------------------|----------------|-------------------------|---------------------|
| Fitchburg..... | \$119,457.37 | ..... | \$24,219.08 | \$8,570.66 | \$1,537.12 | \$61,172.60 | \$214,956.78 |
| Merchants & Farmers | 58,870.86 | ..... | 14,831.41 | 7,206.76 | 1,904.97 | 43,619.39 | 126,333.89 |
| Providence..... | 10,082.21 | ..... | 3,921.06 | 7,846.00 | 2,938.20 | 18,522.47 | 43,279.97 |
| Traders & Mechanics | 64,606.82 | ..... | 24,128.10 | 18,108.11 | 2,159.67 | 75,026.92 | 183,928.62 |
| Totals. | \$252,886.26 | ..... | \$67,099.63 | \$41,731.53 | \$8,439.96 | \$108,341.38 | \$568,498.76 |
| COMPANIES. | | | | | | | |
| British America..... | \$675,814.16 | ..... | \$238,863.09 | \$21,519.56 | \$26,550.26 | \$94,177.92 | \$1,056,924.99 |
| Caledonian..... | 1,195,419.89 | ..... | 381,392.22 | 93,367.62 | 54,548.71 | 201,068.68 | 1,927,797.12 |
| Commercial Union... | 1,832,408.07 | ..... | 474,068.71 | 136,068.03 | 64,563.39 | 134,080.92 | 2,641,219.12 |
| Imperial..... | 686,543.37 | ..... | 202,984.37 | 102,879.40 | 46,668.54 | 59,481.96 | 1,108,567.64 |
| Lancashire..... | 1,184,208.79 | ..... | 330,817.96 | 158,758.47 | 41,363.29 | 154,238.17 | 1,809,386.68 |
| Liverpool & London & Globe..... | 3,416,474.47 | ..... | 964,473.66 | 296,276.08 | 108,643.50 | 319,479.09 | 5,100,346.80 |
| London & Lancashire | 1,138,390.79 | ..... | 368,821.91 | 148,003.64 | 40,564.35 | 126,781.58 | 1,822,552.27 |
| Manchester..... | 1,194,529.85 | ..... | 322,002.09 | 90,235.59 | 42,072.67 | 125,596.50 | 1,774,436.70 |
| North British..... | 1,573,777.44 | ..... | 376,181.87 | 229,423.23 | 53,636.79 | 104,025.39 | 2,336,944.72 |
| Northern..... | 699,082.05 | ..... | 186,398.35 | 76,750.66 | 35,048.73 | 124,514.63 | 1,121,794.42 |
| Norwich Union..... | 967,846.92 | ..... | 260,931.31 | 128,717.95 | 20,612.24 | 110,855.44 | 1,488,403.86 |
| Palatine..... | 1,520,535.18 | ..... | 420,402.27 | 139,411.08 | 37,411.45 | 97,073.25 | 2,214,833.23 |
| Phoenix..... | 1,196,313.86 | ..... | 380,068.57 | 98,782.52 | 73,774.98 | 100,912.05 | 1,848,871.98 |
| Royal..... | 2,957,095.68 | ..... | 852,300.18 | 336,344.56 | 112,096.78 | 294,442.00 | 4,492,279.17 |
| Scottish Union..... | 745,270.99 | ..... | 238,803.24 | 71,295.37 | 39,742.41 | 85,521.83 | 1,180,633.84 |
| Sun..... | 1,144,052.87 | ..... | 286,268.10 | 77,904.61 | 40,395.27 | 141,891.70 | 1,690,637.56 |
| Western..... | 1,062,333.91 | ..... | 319,292.33 | 33,600.00 | 42,353.55 | 152,711.77 | 1,640,291.56 |
| Totals. | \$23,229,148.29 | ..... | \$6,604,145.23 | \$2,241,338.84 | \$874,936.91 | \$2,366,302.86 | \$35,315,871.65 |
| Aggregates..... | \$55,862,802.42 | \$3,256,607.70 | \$15,889,516.12 | \$6,120,108.33 | \$1,954,108.71 | \$6,520,436.18 | \$89,603,634.46 |

TABLE NO. 24.

Showing Income Expenditures, Premiums received, and Losses paid of the Fire and Fire-Marine Insurance Companies of other States and Countries for the year ending December 31, 1894, with Ratios of Expenses to Income and Premiums.

| COMPANIES. | Income. | Expenditures. | Ratio of ex- penditures to income. | Premiums received. | Losses paid. | Ratio of losses to premiums. | Expenses. | Ratio of ex- penses to income. | Ratio of ex- penses to premiums. |
|------------------------------------|-----------------|-----------------|---------------------------------------|--------------------|-----------------|------------------------------|-----------------|-----------------------------------|-------------------------------------|
| <i>Ætna.....</i> | \$4,446,305.67 | \$4,320,947.42 | 97.18 | \$3,966,333.80 | \$2,385,810.27 | 60.15 | \$1,215,137.15 | 27.33 | 30.64 |
| <i>Agricultural.....</i> | 1,053,007.43 | 1,087,186.35 | 104.16 | 961,215.62 | 594,612.13 | 61.86 | 442,599.22 | 42.00 | 46.05 |
| <i>American, Mass.....</i> | 244,868.74 | 262,598.12 | 107.24 | 218,763.49 | 161,533.29 | 73.84 | 92,128.83 | 37.62 | 41.46 |
| <i>American, N. J.....</i> | 637,604.65 | 540,001.20 | 84.69 | 520,863.50 | 275,632.63 | 52.03 | 262,615.57 | 31.78 | 38.24 |
| <i>American Fire, N. Y.....</i> | 1,532,078.41 | 1,536,938.03 | 100.32 | 1,470,222.81 | 1,018,971.26 | 68.89 | 477,966.77 | 31.19 | 32.31 |
| <i>Connecticut.....</i> | 1,785,595.00 | 1,621,930.04 | 90.83 | 1,666,730.84 | 955,099.48 | 57.30 | 586,830.56 | 32.86 | 35.21 |
| <i>Continental.....</i> | 3,467,991.97 | 3,103,796.41 | 89.50 | 3,107,722.03 | 1,767,268.02 | 55.27 | 1,182,419.19 | 34.09 | 36.97 |
| <i>Fire Association.....</i> | 2,483,270.93 | 2,304,133.40 | 96.41 | 2,254,502.64 | 1,412,376.18 | 62.65 | 781,757.22 | 31.48 | 34.68 |
| <i>Fireman's Fund.....</i> | 1,918,250.54 | 1,715,282.97 | 89.51 | 1,766,319.26 | 1,000,323.95 | 56.62 | 594,659.02 | 31.05 | 33.67 |
| <i>Hartford.....</i> | 6,006,487.37 | 4,974,638.59 | 82.82 | 6,690,233.68 | 2,783,297.02 | 48.91 | 1,891,381.57 | 31.49 | 33.24 |
| <i>Home.....</i> | 5,200,346.59 | 5,013,456.38 | 96.41 | 4,806,570.24 | 2,994,605.73 | 62.30 | 1,719,300.65 | 33.06 | 35.77 |
| <i>Ins. Co. of N. America.....</i> | 5,830,438.65 | 5,684,655.80 | 97.50 | 5,438,488.57 | 3,739,200.61 | 68.75 | 1,585,455.19 | 27.19 | 20.15 |
| <i>Merchants'.....</i> | 191,782.97 | 205,376.72 | 107.09 | 168,961.68 | 110,989.24 | 65.69 | 72,260.48 | 37.68 | 42.77 |
| <i>National.....</i> | 834,340.95 | 835,087.44 | 100.09 | 781,778.94 | 509,798.76 | 65.21 | 301,318.68 | 36.11 | 38.51 |
| <i>Niagara.....</i> | 2,430,925.18 | 2,031,818.39 | 83.58 | 2,300,583.72 | 1,127,559.08 | 49.01 | 804,259.31 | 33.08 | 34.96 |
| <i>Orient.....</i> | 1,336,877.98 | 1,480,183.06 | 110.72 | 1,270,297.37 | 962,823.84 | 75.80 | 467,363.12 | 34.98 | 36.79 |
| <i>Pennsylvania.....</i> | 1,420,626.84 | 1,352,437.92 | 96.21 | 1,389,259.43 | 868,781.92 | 66.74 | 463,656.00 | 32.29 | 34.25 |
| <i>Phoenix, N. Y.....</i> | 4,669,911.38 | 4,222,444.38 | 90.42 | 4,485,783.42 | 978,337.87 | 61.48 | 560,381.58 | 31.75 | 35.25 |
| <i>Phoenix, Conn.....</i> | 3,719,812.87 | 3,673,417.66 | 98.75 | 3,507,580.82 | 2,754,173.44 | 61.30 | 1,368,271.94 | 29.30 | 30.50 |
| <i>Providence Washington.....</i> | 1,808,433.47 | 1,136,820.72 | 67.10 | 1,258,273.68 | 2,206,976.70 | 62.82 | 1,180,440.96 | 31.90 | 33.83 |
| <i>Queen.....</i> | 2,222,821.96 | 2,093,448.51 | 94.20 | 2,100,614.20 | 732,989.96 | 56.25 | 591,339.77 | 30.02 | 31.10 |
| <i>Springfield F. & M.....</i> | 1,923,777.79 | 1,893,932.75 | 98.45 | 1,776,048.54 | 1,127,780.04 | 63.50 | 616,152.71 | 32.08 | 34.69 |
| <i>United States.....</i> | 376,577.43 | 356,848.85 | 94.76 | 350,453.81 | 193,423.27 | 55.19 | 148,424.68 | 39.41 | 42.35 |
| <i>Williamsburgh City.....</i> | 636,001.57 | 583,116.59 | 91.60 | 564,984.88 | 295,481.15 | 50.52 | 238,405.44 | 37.45 | 40.76 |
| | \$57,438,067.70 | \$58,719,204.06 | 93.52 | \$53,402,425.17 | \$32,880,707.87 | 60.53 | \$18,081,988.48 | 31.48 | 33.82 |

STATISTICAL TABLES.

LXIX

TABLE NO. 24.—Continued.

| MUTUAL COMPANIES. | Income. | Expenditures. | Ratio of ex- penditures to income. | Premiums received. | Losses paid. | Ratio of losses to premiums. | Expenses. | Ratio of ex- penses to income. | Ratio of ex- penses to premiums. |
|-------------------------|-----------------|-----------------|---------------------------------------|-----------------------|-----------------|------------------------------------|-----------------|--------------------------------------|--|
| COMPANIES. | | | | | | | | | |
| Fitchburg..... | \$170,486.23 | \$214,956.78 | 126.08 | \$160,703.89 | \$119,457.37 | 74.33 | \$40,708.95 | 23.87 | 25.33 |
| Merchants & Farmers.. | 101,875.13 | 126,333.39 | 117.11 | 97,733.72 | 58,870.86 | 60.23 | 47,737.32 | 44.24 | 48.84 |
| Providence..... | 64,232.57 | 43,279.97 | 67.38 | 51,537.99 | 10,052.21 | 19.50 | 18,697.93 | 29.10 | 36.28 |
| Traders & Mechanics... | 197,107.23 | 183,928.62 | 93.31 | 163,967.30 | 64,505.82 | 39.34 | 45,965.88 | 23.33 | 28.05 |
| | \$539,701.16 | \$568,498.76 | 105.33 | \$473,942.90 | \$252,886.26 | 53.35 | \$153,140.08 | 28.37 | 32.31 |
| British America. | | | | | | | | | |
| Caledonian..... | \$1,212,964.23 | \$1,056,924.99 | 87.14 | \$1,175,584.20 | \$675,814.16 | 57.49 | \$981,110.83 | 31.42 | 32.42 |
| Commercial Union..... | 2,175,808.93 | 1,927,797.12 | 88.60 | 2,105,699.40 | 1,195,419.89 | 56.77 | 732,377.23 | 33.26 | 34.78 |
| Imperial..... | 2,845,552.88 | 2,641,219.12 | 92.82 | 2,733,377.54 | 1,832,468.07 | 67.04 | 808,751.05 | 28.42 | 29.59 |
| Lancashire..... [Globe | 1,193,795.68 | 1,108,557.64 | 92.86 | 1,139,575.47 | 696,543.37 | 61.12 | 412,014.27 | 34.51 | 36.16 |
| Liverpool & London & | 1,908,452.23 | 1,869,386.68 | 97.95 | 1,894,047.93 | 1,184,208.79 | 64.57 | 685,177.89 | 35.90 | 37.36 |
| London & Lancashire.. | 6,082,101.27 | 5,100,346.80 | 83.86 | 5,802,988.85 | 3,416,474.47 | 58.87 | 1,683,872.33 | 27.69 | 29.02 |
| Manchester..... | 2,025,722.63 | 1,822,552.27 | 89.97 | 1,934,349.32 | 1,138,380.79 | 58.85 | 684,171.48 | 33.77 | 35.37 |
| North British..... | 1,706,955.70 | 1,774,436.70 | 103.95 | 1,634,963.20 | 1,194,329.85 | 73.07 | 579,906.86 | 33.97 | 35.47 |
| Northern..... | 1,265,163.44 | 1,212,794.42 | 88.67 | 1,217,854.36 | 1,573,777.44 | 66.95 | 763,167.28 | 30.77 | 33.47 |
| Norwich Union..... | 1,625,409.44 | 1,488,463.86 | 91.57 | 1,561,778.56 | 699,082.05 | 57.40 | 422,712.37 | 33.41 | 34.71 |
| Palatine..... | 2,380,086.61 | 2,214,833.23 | 93.06 | 2,300,016.17 | 967,846.92 | 61.97 | 520,616.94 | 32.03 | 33.33 |
| Phoenix..... | 2,016,409.70 | 1,848,871.98 | 91.69 | 1,946,924.26 | 1,520,535.18 | 66.11 | 694,298.05 | 29.17 | 30.19 |
| Royal..... | 5,233,381.08 | 4,492,279.17 | 85.84 | 4,993,917.09 | 1,195,313.86 | 61.39 | 653,558.12 | 32.41 | 33.57 |
| Scottish Union..... | 1,538,136.96 | 1,180,633.84 | 76.76 | 1,440,267.88 | 2,957,095.68 | 59.21 | 1,535,183.49 | 29.33 | 30.74 |
| Sun..... | 1,661,531.06 | 1,690,537.55 | 101.75 | 1,573,039.65 | 745,270.99 | 51.75 | 435,362.86 | 28.30 | 30.23 |
| Western..... | 1,715,847.03 | 1,640,291.56 | 95.60 | 1,668,133.35 | 1,144,052.87 | 72.73 | 546,484.68 | 32.89 | 34.74 |
| | \$39,067,315.45 | \$35,315,871.65 | 90.39 | \$37,413,172.36 | \$23,229,148.29 | 62.08 | \$12,086,723.36 | 30.93 | 32.31 |
| Totals | | | | | | | | | |
| Aggregates | \$97,045,974.31 | \$89,603,634.46 | 92.33 | \$91,379,540.43 | \$55,862,802.42 | 61.13 | \$30,321,751.92 | 31.24 | 33.18 |

TABLE No. 25.

Showing Risks in force, Risks written, Premiums received, and Losses incurred during the year, with Ratio of Premiums received and Losses incurred to Risks written of the Fire and Fire-Marine Insurance Companies of other States and Countries.

| STOCK COMPANIES OF OTHER STATES. | Risks in force Dec. 31, 1894. | Risks written during year. | Premiums received thereon. | Ratio of premiums written. | Losses incurred in 1894. | Ratio of losses incurred to Risks written. |
|-------------------------------------|-------------------------------|----------------------------|----------------------------|----------------------------|--------------------------|--|
| Zetna..... | \$474,880,847 | \$407,458,706 | \$4,699,039.29 | 1.15 | \$2,252,343.16 | 0.55 |
| Agricultural..... | 280,051,318 | 127,469,100 | 1,203,850.00 | 0.94 | 597,255.00 | 0.47 |
| American, Mass..... | 30,675,598 | 24,299,980 | 278,915.12 | 1.18 | 148,195.00 | 0.50 |
| American, N. J..... | 102,045,569 | 65,701,713 | 662,028.61 | 1.01 | 276,613.39 | 0.42 |
| American Fire, N. Y..... | 128,609,315 | 157,742,834 | 1,819,810.45 | 1.15 | 970,738.78 | 0.62 |
| Connecticut..... | 188,142,484 | 144,862,435 | 1,931,246.60 | 1.33 | 901,178.33 | 0.62 |
| Continental..... | 626,923,922 | 418,163,990 | 3,627,330.51 | 0.87 | 1,650,772.02 | 0.39 |
| Fire Association..... | 307,003,969 | 268,902,611 | 2,794,321.37 | 1.04 | 1,945,779.00 | 0.50 |
| Fireman's Fund..... | 182,408,578 | 210,042,105 | 2,525,281.13 | 1.20 | 951,016.81 | 0.45 |
| Hartford..... | 679,138,986 | 545,292,970 | 6,819,224.67 | 1.25 | 2,756,849.71 | 0.51 |
| Home..... | 826,713,381 | 676,344,219 | 6,061,741.16 | 0.89 | 2,927,042.81 | 0.43 |
| Insurance Co. of North America..... | 603,661,731 | 942,732,039 | 6,903,847.81 | 0.73 | 3,517,226.40 | 0.37 |
| Mercantile F. & M..... | 25,971,359 | 18,813,264 | 213,878.70 | 1.14 | 94,016.00 | 0.49 |
| Merchants..... | 107,503,920 | 84,160,387 | 972,531.96 | 1.16 | 478,814.49 | 0.57 |
| National..... | 275,602,462 | 225,093,926 | 2,763,697.56 | 1.23 | 1,110,636.05 | 0.49 |
| Niagara..... | 199,364,899 | 199,648,735 | 2,150,004.68 | 1.06 | 841,465.72 | 0.42 |
| Orient..... | 143,773,817 | 137,466,800 | 1,783,105.28 | 1.29 | 823,352.85 | 0.50 |
| Pennsylvania..... | 239,565,209 | 179,965,933 | 1,968,345.28 | 1.10 | 926,987.60 | 0.51 |
| Phoenix, N. Y..... | 573,154,804 | 391,997,922 | 5,037,841.43 | 1.28 | 2,759,261.00 | 0.70 |
| Phoenix, Conn..... | 381,879,635 | 341,929,417 | 4,085,061.25 | 1.20 | 2,106,202.97 | 0.62 |
| Providence Washington..... | 110,898,329 | 189,193,062 | 1,683,045.08 | 0.83 | 725,332.58 | 0.31 |
| Queen..... | 282,065,923 | 219,441,912 | 2,663,032.09 | 1.21 | 1,335,178.87 | 0.61 |
| Springfield F. & M..... | 208,733,089 | 121,884,135 | 2,119,114.66 | 1.74 | 1,049,706.24 | 0.86 |
| United States..... | 40,467,836 | 42,603,287 | 460,414.08 | 1.03 | 186,377.96 | 0.43 |
| Williamsburgh City..... | 116,565,945 | 75,960,796 | 651,473.41 | 0.86 | 284,124.06 | 0.37 |
| | \$7,135,390,085 | \$6,216,540,867 | \$65,818,472.18 | 1.05 | \$31,011,437.40 | 0.40 |

TABLE No. 25.—Continued.

| MUTUAL COMPANIES. | Risks in force Dec. 31, 1894. | Risks written during year. | Premiums re- ceived thereon. | Ratio of pre- miums to risks written. | Losses in- curred in 1894. | Ratio of losses incurred to risks written. |
|---|----------------------------------|-------------------------------|---------------------------------|---|-------------------------------|--|
| Fitchburg | \$24,775,588 | \$10,048,088 | \$155,920.53 | 1.55 | \$98,651.00 | 0.98 |
| Merchants & Farmers | 23,266,747 | 6,689,376 | 99,451.64 | 1.48 | 54,086.72 | 0.81 |
| Providence | 20,778,325 | 5,483,077 | 54,568.98 | 0.99 | 11,040.21 | 0.20 |
| Traders & Mechanics | 39,609,416 | 10,799,504 | 167,907.15 | 1.55 | 63,904.32 | 0.59 |
| | \$108,490,076 | \$33,018,045 | \$477,888.30 | 1.44 | \$227,632.25 | 0.68 |
| COMPANIES. | | | | | | |
| British America | \$82,409,261 | \$103,516,809 | \$1,376,044.84 | 1.32 | \$693,886.92 | 0.67 |
| Caledonian | 246,588,318 | 192,972,312 | 2,393,376.62 | 1.24 | 1,149,133.04 | 0.69 |
| Commercial Union | 372,491,851 | 309,952,631 | 3,456,955.15 | 1.11 | 1,696,322.00 | 0.54 |
| Imperial | 172,335,200 | 128,357,300 | 1,588,400.76 | 1.20 | 675,475.03 | 0.53 |
| Lancashire | 202,565,107 | 217,317,627 | 2,624,075.68 | 1.21 | 1,101,391.00 | 0.51 |
| Liverpool & London & Globe | 826,318,141 | 718,150,290 | 7,379,149.23 | 1.03 | 3,381,964.09 | 0.47 |
| London & Lancashire | 354,005,380 | 251,703,752 | 2,589,846.89 | 1.03 | 1,062,848.66 | 0.42 |
| Manchester | 182,538,154 | 158,207,457 | 2,177,186.61 | 1.38 | 1,120,311.63 | 0.71 |
| North British & Mercantile | 329,239,423 | 247,344,977 | 2,803,321.88 | 1.13 | 1,446,801.45 | 0.58 |
| Northern Assurance | 160,869,565 | 128,801,772 | 1,616,941.29 | 1.26 | 685,836.83 | 0.53 |
| Norwich Union | 219,233,285 | 174,631,313 | 1,944,551.76 | 1.11 | 912,156.82 | 0.52 |
| Palatine | 227,164,445 | 265,863,214 | 3,023,524.32 | 1.14 | 1,420,526.00 | 0.53 |
| Phoenix Assurance | 293,367,536 | 339,918,012 | 3,310,244.28 | 0.97 | 1,151,065.00 | 0.34 |
| Royal | 795,795,580 | 704,510,436 | 6,619,938.56 | 0.93 | 2,906,892.98 | 0.42 |
| Scottish Union & National | 194,517,488 | 250,137,872 | 2,656,126.00 | 1.06 | 764,336.46 | 0.30 |
| Sun Insurance Office | 291,263,627 | 201,739,682 | 2,168,913.12 | 1.08 | 1,024,718.16 | 0.51 |
| Western Assurance | 124,146,472 | 184,324,997 | 2,279,116.75 | 1.23 | 1,059,313.17 | 0.57 |
| Totals | \$5,074,908,783 | \$4,577,450,963 | \$49,958,713.73 | 1.09 | \$22,382,990.14 | 0.48 |
| Aggregates | \$12,318,664,844 | \$10,827,009,865 | \$116,255,024.21 | 1.07 | \$53,572,059.79 | 0.49 |

TABLE No. 26.
Showing the Business done in the State of New Hampshire by the Fire and Fire-Marine Insurance Companies of other States and Countries.

| STOCK COMPANIES OF OTHER STATES. | Risks written in 1894. | Premiums received thereon. | Losses paid. | Losses incurred. | Ratio of losses incurred to risks written. | Ratio of losses incurred to premiums received. |
|-------------------------------------|------------------------|----------------------------|--------------|------------------|--|--|
| Ætna..... | \$3,361,359.00 | \$47,291.38 | \$26,104.90 | \$26,229.90 | 0.78 | 53.01 |
| Agricultural..... | 132,600.00 | 1,588.86 | 17.73 | 17.73 | 0.01 | 1.11 |
| American, Mass..... | 175,458.00 | 1,946.32 | 142.82 | 141.01 | 0.07 | 7.06 |
| American, N. J..... | 175,108.00 | 1,832.42 | 52.05 | 52.05 | 0.03 | 2.84 |
| American Fire, N. Y..... | 340,097.00 | 6,235.56 | 5,618.64 | 5,636.14 | 1.48 | 90.38 |
| Connecticut Fire..... | 442,800.00 | 6,443.67 | 4,463.37 | 4,475.37 | 1.01 | 69.45 |
| Continental..... | 1,034,525.00 | 14,946.06 | 8,503.48 | 8,911.25 | 0.95 | 66.31 |
| Fire Association..... | 483,694.00 | 7,797.92 | 6,301.88 | 3,890.07 | 0.79 | 49.11 |
| Fireman's Fund..... | 518,653.72 | 7,243.47 | 4,134.94 | 2,975.89 | 0.56 | 41.08 |
| Hartford Fire..... | 926,633.00 | 15,139.51 | 6,435.09 | 3,927.41 | 0.42 | 25.94 |
| Home..... | 1,783,875.00 | 16,956.44 | 1,537.98 | 3,052.98 | 0.17 | 18.00 |
| Insurance Co. of North America..... | 2,044,777.00 | 32,583.70 | 16,058.61 | 18,490.51 | 0.90 | 56.74 |
| Mercantile Fire & Marine..... | 242,394.00 | 2,641.35 | 1,281.28 | 243.05 | 0.10 | 9.20 |
| Merchants'..... | 184,160.00 | 1,961.39 | 387.90 | 399.38 | 0.22 | 20.36 |
| National..... | 1,040,506.00 | 15,249.20 | 7,521.21 | 4,982.73 | 0.47 | 32.96 |
| Niagara..... | 481,984.00 | 9,898.52 | 5,872.27 | 6,985.91 | 1.44 | 70.67 |
| Orient..... | 879,684.00 | 15,761.92 | 7,908.75 | 7,063.77 | 0.80 | 44.75 |
| Pennsylvania..... | 506,070.96 | 9,315.08 | 10,763.19 | 8,396.23 | 1.45 | 90.15 |
| Phoenix, N. Y..... | 1,578,615.00 | 13,576.59 | 6,481.82 | 5,556.82 | 0.85 | 26.36 |
| Providence, Washington..... | 1,218,712.00 | 16,538.00 | 15,036.07 | 15,939.73 | 1.31 | 94.38 |
| Queen Insurance Co. of America..... | 354,831.00 | 3,904.58 | 1,916.84 | 626.18 | 0.17 | 16.03 |
| Springfield Fire & Marine..... | 638,054.00 | 10,903.91 | 5,307.75 | 8,225.60 | 1.28 | 75.42 |
| United States Fire..... | 810,996.00 | 11,311.83 | 6,994.53 | 3,926.94 | 0.48 | 34.71 |
| Williamsburgh City*..... | 184,400.00 | 2,071.50 | 918.49 | 1,188.94 | 0.64 | 57.39 |
| | \$19,582,240.68 | \$279,188.27 | \$149,821.54 | \$142,267.04 | 0.72 | 50.56 |

* Admitted in 1905.

TABLE No. 28.—Continued.

| MUTUAL COMPANIES. | Risks written in 1894. | Premiums received thereon. | Losses paid. | Losses incurred. | Ratio of losses incurred to risks written. | Ratio of losses incurred to premium received. |
|--|------------------------|----------------------------|---------------------|---------------------|--|---|
| Fitchburg | \$1,177,023.17 | \$16,417.65 | \$15,530.62 | \$17,407.28 | 1.48 | 106.02 |
| Merchants & Farmers | 345,086.00 | 4,653.33 | 2,418.92 | 2,418.92 | 0.69 | 51.98 |
| Providence | 168,500.00 | 1,915.52 | ..... | ..... | ..... | ..... |
| Traders & Mechanics' | 599,103.00 | 8,087.27 | 6,068.09 | 6,068.09 | 1.02 | 75.43 |
| COMPANIES OF OTHER COUNTRIES. | \$2,290,312.17 | \$31,073.77 | \$24,047.63 | \$25,924.29 | 1.13 | 83.42 |
| British America Assurance Co. | \$73,799.00 | \$1,640.39 | \$1,652.85 | \$771.19 | 1.04 | 47.01 |
| Caledonian Insurance Co. | 612,422.00 | 9,752.81 | 7,698.71 | 3,451.98 | 0.89 | 55.90 |
| Commercial Union Assurance Co. | 882,461.00 | 16,188.58 | 7,584.12 | 8,384.12 | 0.95 | 51.72 |
| Imperial Fire Insurance Co. | 528,156.00 | 9,581.51 | 8,329.65 | 3,605.03 | 0.68 | 37.62 |
| Lancashire Insurance Co. | 544,142.00 | 8,455.20 | 3,632.97 | 6,262.96 | 1.15 | 74.09 |
| Liverpool & London & Globe Ins. Co. | 1,170,690.00 | 15,375.81 | 6,204.81 | 6,154.81 | 0.52 | 40.03 |
| London & Lancashire Fire Ins. Co. | 941,903.00 | 13,470.29 | 9,827.28 | 7,824.26 | 0.83 | 58.08 |
| Manchester Fire Assurance Co. | 1,321,825.35 | 20,327.75 | 16,207.91 | 16,260.82 | 1.23 | 79.50 |
| North British & Mercantile Ins. Co. | 786,814.00 | 11,818.73 | 4,988.10 | 5,106.01 | 0.64 | 43.20 |
| Northern Assurance Co. | 498,923.00 | 7,392.85 | 5,731.87 | 206.97 | 0.04 | 2.81 |
| Norwich Union Fire Insurance Society. | 412,118.00 | 4,949.60 | 2,873.51 | 398.12 | 0.09 | 8.04 |
| Palatine Insurance Co. | 398,691.00 | 6,313.15 | 673.38 | 673.38 | 0.17 | 10.66 |
| Phoenix Assurance Co. | 410,550.01 | 5,902.97 | 5,472.05 | 3,434.00 | 0.83 | 58.17 |
| Royal Insurance Co. | 1,481,665.89 | 25,739.32 | 18,113.19 | 17,029.59 | 1.15 | 66.16 |
| Scottish Union & National Ins. Co. | 966,944.00 | 11,379.60 | 7,195.91 | 7,086.80 | 0.73 | 62.27 |
| Sun Insurance Office | 563,284.00 | 5,824.64 | 8,091.89 | 3,650.13 | 0.64 | 62.66 |
| Western Assurance Co. | 363,268.00 | 6,403.91 | 1,848.98 | 1,781.30 | 0.49 | 27.81 |
| Totals | \$11,955,656.25 | \$180,487.11 | \$115,627.16 | \$94,081.47 | 0.78 | 52.12 |
| Aggregate | \$33,828,209.10 | \$490,749.15 | \$289,496.33 | \$262,273.40 | 0.77 | 53.21 |

TABLE No. 27.
Detailed Statistics of Fires in New Hampshire, giving Description of Property, Value, Insurance, Amount of Losses incurred, Insurance paid, and Number of Fires.
 Tabulated from Reports of City and Town Authorities, under the law of 1889.

| PROPERTY. | Total loss. | Partial loss. | BUILDINGS. | | | | CONTENTS. | | | |
|------------------------------|-------------|---------------|------------|------------|---------|--------|-----------|------------|--------|-------|
| | | | Value. | Insurance. | Loss. | Paid. | Value. | Insurance. | Loss. | Paid. |
| Academy..... | ..... | 1 | \$4,000 | \$2,300 | \$4,000 | ..... | \$500 | \$200 | \$350 | ..... |
| Almshouse..... | ..... | 1 | 15,000 | ..... | 600 | \$600 | ..... | ..... | ..... | ..... |
| Bakery | 1 | 2 | 14,800 | 6,150 | 869 | 712 | 3,050 | 2,000 | 900 | \$850 |
| Barns..... | 87 | 12 | 58,130 | 36,160 | 44,770 | 26,048 | 17,719 | 4,680 | 13,004 | 3,588 |
| Beef Co. storehouse..... | ..... | 1 | 3,500 | 1,500 | 334 | 334 | ..... | ..... | ..... | ..... |
| Blacksmith shop..... | 2 | 1 | 1,725 | 1,425 | 1,425 | 1,125 | 660 | 260 | 570 | 170 |
| Bleachery..... | 1 | 1 | 2,000 | ..... | 2,000 | ..... | 2,000 | ..... | 2,000 | ..... |
| Boat-house..... | 1 | 1 | 350 | ..... | 350 | ..... | ..... | ..... | ..... | ..... |
| Bobbin mill..... | 2 | 2 | 15,400 | 200 | 15,400 | 200 | 4,800 | 3,400 | 4,600 | 2,958 |
| Boiler-house..... | ..... | 2 | 1,950 | 100 | 300 | 227 | 400 | 125 | 150 | 125 |
| Bottling shop..... | 1 | 1 | 3,000 | 1,000 | 3,000 | ..... | 8,000 | 3,000 | 8,000 | ..... |
| Box factory..... | 3 | 3 | 10,000 | 9,467 | 10,000 | 9,200 | 13,400 | 9,900 | 11,400 | 8,900 |
| Car factory..... | 1 | 1 | 33,000 | 19,907 | 33,000 | 19,907 | 37,101 | 6,671 | 37,101 | 6,671 |
| Carpenter shop..... | 1 | 1 | 100 | 50 | 100 | 50 | 25 | ..... | 25 | ..... |
| Carriage factory..... | 3 | 3 | 6,000 | 4,700 | 4,150 | 3,650 | 13,500 | 6,650 | 6,859 | 6,859 |
| Clothing store..... | 2 | 2 | 2,000 | 1,500 | 1 | 1 | 13,000 | 11,250 | 625 | 625 |
| Curtain fixture factory..... | 1 | 1 | 40,000 | 10,000 | 300 | 300 | 36,000 | 10,000 | 1,200 | 1,200 |
| Church..... | 1 | 1 | 4,000 | 2,000 | 4,000 | 2,000 | 200 | 200 | 200 | 200 |

STATISTICAL TABLES.

LXXV

| | | | | | | | | | | |
|-----------------------------|----|-------|---------|---------|---------|--------|---------|--------|--------|--------|
| Drug store..... | 1 | 3 | 9,500 | 4,750 | 1,435 | 350 | 7,600 | 4,250 | 3,210 | 50 |
| Dry-goods store..... | 1 | 1 | 525 | ..... | 100 | ..... | 10,000 | 10,000 | 114 | 114 |
| Dry house..... | 1 | 1 | 297,860 | 190,091 | 168,405 | 89,484 | 325 | ..... | 150 | ..... |
| Dwellings..... | 79 | 111 | ..... | ..... | ..... | ..... | 112,497 | 54,943 | 59,452 | 24,843 |
| Electric light station..... | 1 | ..... | 700 | 700 | 700 | 700 | ..... | ..... | ..... | ..... |
| Excelsior factory..... | 1 | ..... | 400 | 250 | 400 | ..... | 800 | 250 | 800 | ..... |
| Fancy-goods store..... | 1 | 1 | 6,400 | 5,500 | 4,300 | 3,400 | 12,100 | 8,925 | 5,100 | 2,908 |
| Farm buildings..... | 28 | 8 | 53,870 | 32,184 | 45,562 | 15,055 | 22,822 | 6,944 | 16,692 | 4,619 |
| Fibre-ware factory..... | 1 | ..... | ..... | ..... | ..... | ..... | 1,907 | 1,907 | 1,907 | 1,907 |
| Forest fires..... | 1 | 8 | 8,554 | 1,600 | 5,644 | 200 | ..... | ..... | ..... | ..... |
| Freight car..... | 1 | 1 | ..... | ..... | 275 | 275 | ..... | 461 | 461 | 461 |
| Fruit evaporators..... | 2 | 1 | 1,450 | 250 | 1,450 | 250 | 3,000 | 1,150 | 2,700 | ..... |
| Fruit store..... | 1 | ..... | ..... | ..... | ..... | ..... | 650 | 700 | 20 | 20 |
| Furniture factory..... | 1 | 1 | 10,000 | 7,000 | 1,033 | 1,033 | 15,000 | 10,000 | 6,400 | 6,400 |
| Furniture store..... | 1 | 1 | 1,500 | 1,000 | 100 | 100 | 2,000 | 1,000 | 152 | 152 |
| Granite shed..... | 1 | 1 | 700 | 550 | 700 | 550 | 2,000 | 1,600 | 1,258 | 1,258 |
| Greenhouse..... | 1 | 1 | 200 | ..... | 15 | ..... | 30 | ..... | 30 | ..... |
| Grist-mill..... | 2 | ..... | 2,700 | 1,000 | 2,700 | ..... | 1,500 | 1,000 | ..... | ..... |
| Grocery store..... | 5 | 5 | 23,550 | 14,800 | 11,700 | 8,450 | 44,500 | 24,550 | 26,517 | 12,750 |
| Halls..... | 2 | 1 | 4,100 | 2,200 | 2,305 | 408 | 500 | 200 | 500 | 200 |
| Harness shop..... | 1 | 1 | ..... | ..... | ..... | ..... | 400 | 400 | 160 | 160 |
| Henery..... | 2 | ..... | 925 | 600 | 925 | 600 | 75 | ..... | 75 | ..... |
| Hotels..... | 3 | 8 | 102,800 | 57,200 | 27,582 | 17,182 | 19,300 | 9,600 | 7,760 | 3,851 |
| Ice-house..... | 1 | 2 | 8,700 | 1,100 | 5,100 | 1,100 | 365 | ..... | 103 | ..... |
| Insane asylum..... | 1 | 1 | 20,000 | 15,000 | 50 | 50 | ..... | ..... | ..... | ..... |
| Knitting-machine fact'y | 1 | ..... | ..... | ..... | ..... | ..... | 1,907 | 1,907 | 1,907 | 1,907 |
| Laundry..... | 1 | 1 | 1,000 | 1,000 | 968 | 968 | 800 | 800 | 800 | 800 |
| Livery stable..... | 1 | 1 | 10,000 | ..... | 12 | 12 | ..... | ..... | ..... | ..... |

TABLE No. 27.—Continued.

| PROPERTY. | Total loss. | Partial loss. | BUILDINGS. | | | | CONTENTS. | | | |
|-----------------------------|-------------|---------------|------------|------------|--------|-------|-----------|------------|--------|---------|
| | | | Value. | Insurance. | Loss. | Paid. | Value. | Insurance. | Loss. | Paid. |
| Lodging house..... | 1 | 1 | ..... | ..... | ..... | ..... | \$700 | ..... | \$50 | ..... |
| Lumber..... | 1 | 1 | ..... | ..... | ..... | ..... | 8,200 | \$4,646 | 8,200 | \$3,000 |
| Lumber factory..... | 3 | 3 | \$6,600 | \$700 | \$828 | \$6 | 3,300 | 800 | 24 | 24 |
| Lumber sheds..... | 2 | 2 | 1,156 | 798 | 1,156 | 798 | 1,986 | 1,427 | 1,986 | 1,427 |
| Machine shops..... | 1 | 1 | 25,000 | 20,000 | 253 | 253 | 6,200 | 4,100 | 2,170 | 1,770 |
| Markets..... | 4 | 4 | 3,000 | 2,000 | 3,000 | 2,000 | 200 | 200 | 23 | 23 |
| Medicine company..... | 1 | 1 | ..... | ..... | ..... | ..... | 1,500 | 1,500 | 1,300 | 1,300 |
| Millinery store..... | 1 | 1 | ..... | ..... | ..... | ..... | ..... | ..... | ..... | ..... |
| Night lunch cart..... | 1 | 1 | 575 | 250 | 275 | 100 | ..... | ..... | ..... | ..... |
| Paint shop..... | 1 | 1 | 700 | 400 | 700 | 400 | 400 | 200 | 400 | 200 |
| Picker house..... | 1 | 1 | 2,000 | ..... | 2,000 | ..... | 1,000 | ..... | 1,000 | ..... |
| Picnic grove..... | 1 | 1 | 600 | ..... | 600 | ..... | 200 | ..... | 50 | ..... |
| Printing office..... | 1 | 1 | ..... | ..... | ..... | ..... | 5,000 | 5,000 | 25 | 25 |
| Pumping station..... | 1 | 1 | 2,000 | ..... | 2,000 | ..... | 100 | ..... | 100 | ..... |
| R. R. repair shop..... | 1 | 1 | 2,000 | 1,000 | 500 | ..... | 1,000 | ..... | 1,000 | ..... |
| Saddlery factory..... | 1 | 1 | 1,000 | 500 | 150 | 150 | 1,000 | 1,000 | ..... | ..... |
| Saloons..... | 3 | 3 | 12,000 | 6,000 | 550 | 395 | 6,500 | 3,600 | 1,075 | 980 |
| Sash and blind factory..... | 1 | 1 | 12,000 | ..... | 400 | ..... | 10,000 | ..... | 400 | ..... |
| Saw-mills..... | 5 | 5 | 30,650 | 8,800 | 30,050 | 7,300 | 40,650 | 6,700 | 38,978 | 6,700 |

| | | | | | | | | | | |
|-------------------------|-----|-----|-------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| School house..... | 1 | 1 | 3,500 | 1,700 | 3,500 | 31 | 1,500 | 1,300 | 10 | 10 |
| Shearer factory..... | 1 | 1 | 3,000 | 2,500 | 31 | 605 | 670 | 200 | 621 | 200 |
| Sheds..... | 3 | 3 | 1,125 | 650 | 1,030 | 500 | 4,500 | 4,500 | 200 | 200 |
| Shoe factory..... | 1 | 1 | 2,000 | 2,500 | 100 | 587 | 3,500 | 3,500 | 1,500 | 1,500 |
| Shoe shop..... | 1 | 1 | 100 | 2,000 | 150 | 150 | 8 | 8 | 8 | 8 |
| Shoe store..... | 2 | 2 | 3,000 | 400 | 35 | 200 | 2,500 | 1,500 | 2,500 | 2,500 |
| Signal house..... | 1 | 1 | 400 | 35 | 200 | 1,000 | 1,000 | 1,000 | 1,000 | 1,000 |
| Slaughter house..... | 1 | 1 | 35 | 200 | 1,000 | 2,000 | 2,000 | 2,000 | 2,000 | 2,000 |
| Soap house..... | 1 | 1 | 200 | 1,000 | 2,000 | 18,322 | 95,301 | 62,545 | 31,626 | 26,446 |
| Stair-rail factory..... | 1 | 1 | 1,000 | 1,000 | 2,000 | 1,300 | 3,950 | 2,535 | 4,235 | 2,535 |
| Steamboat..... | 1 | 1 | 2,000 | 88,700 | 2,300 | 200 | 50 | 50 | 50 | 50 |
| Stores..... | 1 | 21 | 146,300 | 1,450 | 200 | 15,000 | 35,000 | 17,500 | 4,625 | 2,984 |
| Store-houses..... | 4 | 3 | 3,300 | 200 | 123 | 19,205 | 3,000 | 1,500 | 30 | 30 |
| Switch-house..... | 1 | 1 | 200 | 200 | 123 | 123 | 3,000 | 1,500 | 30 | 30 |
| Tannery..... | 1 | 1 | 25,000 | 15,000 | 25,000 | 15,000 | 35,000 | 17,500 | 4,625 | 2,984 |
| Tenement houses..... | 2 | 15 | 61,500 | 46,850 | 22,955 | 19,205 | 13,300 | 7,750 | 4,625 | 2,984 |
| Tin shop..... | 1 | 1 | 8,000 | 1,500 | 123 | 123 | 3,000 | 1,500 | 30 | 30 |
| | 218 | 258 | \$1,135,330 | \$637,562 | \$525,547 | \$270,096 | \$661,348 | \$329,976 | \$323,088 | \$143,615 |

Summary of Causes.

| | | | |
|-----------------------------|-----|--------------------------|---|
| Unknown..... | 129 | Lanterns | 6 |
| Defective chimney..... | 75 | Matches..... | 5 |
| Exposure..... | 64 | Smoking..... | 4 |
| Incendiary..... | 33 | Brush fires..... | 3 |
| Sparks | 32 | Ashes | 3 |
| Overheating..... | 31 | Explosion | 2 |
| Carelessness..... | 20 | Burning out chimney..... | 2 |
| Lightning | 18 | Fire-crackers..... | 2 |
| Children with matches..... | 12 | Engine | 2 |
| Lamps..... | 11 | Furnace..... | 1 |
| Oil-stoves..... | 11 | | |
| Spontaneous combustion..... | 10 | | |

| | |
|--|--------------|
| Total number of fires..... | 476 |
| Total insurance on buildings..... | \$637,562.00 |
| Total insurance on contents..... | 329,976.00 |
| Total loss on buildings..... | 525,547.00 |
| Total loss on contents. | 323,088.00 |
| Total insurance paid on buildings..... | 270,096.00 |
| Total insurance paid on contents..... | 143,615.00 |

TABLE No. 28.
General Statement of the Capital, Assets, Liabilities, Surplus, and Income of the Fidelity and Casualty Companies, during the year ending December 31, 1894.

| COMPANIES. | Capital. | Assets. | Liabilities except capital. | Surplus. | Premiums received. | Income. |
|--------------------------------------|----------------|-----------------|-----------------------------|----------------|--------------------|-----------------|
| Etina Life (Accident Dept.)†..... | \$2,000,000.00 | \$4,024,106.02 | \$1,102,613.08 | \$861,582.34 | \$150,939.92 | \$158,476.75 |
| American Surety Co..... | 500,000.00 | 2,068,711.80 | 1,379,874.21 | 188,837.59 | 946,095.70 | 1,032,222.29 |
| City Trust Safe Deposit and Surety.. | *00,000.00 | 1,124,130.22 | 693,590.32 | 430,539.90 | 77,754.73 | 163,894.31 |
| Employers' Liability..... | 250,000.00 | 2,257,529.31 | 1,672,965.26 | 334,564.05 | 882,813.65 | 935,618.77 |
| Fidelity and Casualty Co..... | *200,000.00 | 537,563.98 | 187,122.31 | 350,441.67 | 2,383,951.09 | 2,483,176.07 |
| Guarantee Co. of No. America..... | 250,000.00 | 648,996.72 | 231,791.47 | 167,204.25 | 186,602.46 | 208,024.61 |
| Guarantors' Liability Indemnity Co.. | 500,000.00 | 1,955,255.24 | 1,195,546.17 | 259,709.07 | 491,573.67 | 503,304.44 |
| Hartford Steam Boiler..... | 500,000.00 | 579,324.77 | 54,273.89 | 25,050.88 | 934,028.29 | 1,008,146.00 |
| Lawyers' Surety Co..... | 250,000.00 | 627,569.54 | 244,374.00 | 133,195.54 | 99,233.62 | 114,982.67 |
| Lloyd's Plate Glass..... | 200,000.00 | 518,140.88 | 263,656.34 | 254,484.54 | 406,804.73 | 429,160.46 |
| London Guarantee and Accident*.... | 200,000.00 | 838,662.39 | 576,896.71 | 53,765.68 | 394,206.96 | 406,675.83 |
| Standard Life and Accident..... | 1,000,000.00 | 2,791,214.60 | 1,353,939.57 | 437,275.08 | 903,960.49 | 932,186.28 |
| Travelers' (Accident Department).... | 250,000.00 | 777,903.37 | 394,122.39 | 143,780.98 | 2,240,499.82 | 2,372,218.17 |
| Union Casualty and Surety..... | \$6,300,000.00 | \$18,740,202.84 | \$9,399,766.32 | \$3,640,436.52 | 568,766.05 | 587,317.41 |
| | | | | | \$10,667,251.23 | \$11,333,345.56 |

* Deposit capital. †See report of Etina Life Insurance Company.

TABLE NO. 29.
Statement of the Losses incurred and paid, Dividends, Expenses, Expenditures, and Risks in force, of the Fidelity and Casualty Companies during the year 1894.

| COMPANIES. | Losses incurred. | Losses paid. | Dividends. | Expenses. | Expenditures. | Risks in force. |
|-----------------------------------|------------------|----------------|--------------|----------------|----------------|-----------------|
| Ætna Life (Accident Dept.)..... | \$83,784.41 | \$66,502.99 | ..... | \$68,460.63 | \$134,963.62 | \$29,231,050 |
| American Surety Co. | 291,740.55 | 275,098.03 | \$119,431.00 | 370,886.04 | 765,415.07 | 153,514,313 |
| City Trust, Safe Dep. and Surety | 10,863.21 | 13,663.21 | 30,000.00 | 108,734.83 | 162,398.04 | 27,994,365 |
| Employers' Liability..... | 572,132.55 | 559,997.55 | ..... | 341,455.11 | 901,452.66 | 189,513,241 |
| Fidelity and Casualty..... | 871,532.49 | 871,532.49 | 40,000.00 | 1,347,649.99 | 2,259,182.48 | 393,307,655 |
| Guarantee Co. of No. America.... | 75,659.76 | 33,355.77 | 6,967.00 | 82,087.47 | 122,400.24 | 37,264,745 |
| Guarantors' Liability Indemnity.. | 189,135.31 | 125,760.19 | ..... | 286,674.20 | 412,434.39 | 14,721,290 |
| Hartford Steam Boiler..... | 71,129.29 | 65,282.26 | 60,000.00 | 668,506.64 | 793,783.90 | 244,898,481 |
| Lawyers' Surety Co. | 206.43 | 206.43 | ..... | 69,371.00 | 69,577.43 | 17,937,526 |
| Lloyd's Plate Glass..... | 196,233.30 | 136,541.31 | 42,500.00 | 200,757.41 | 379,798.72 | 14,411,863 |
| London Guarantee and Accident. | 97,200.98 | 110,969.86 | ..... | 175,650.78 | 286,620.64 | 46,886,150 |
| Standard Life and Accident..... | 429,550.51 | 429,550.51 | 6,000.00 | 442,025.43 | 877,575.94 | 109,412,630 |
| Travelers' (Accident Dept.)..... | 1,450,707.42 | 1,106,696.66 | ..... | 1,141,356.94 | 2,248,063.60 | 260,665,726 |
| Union Casualty and Surety..... | 253,002.02 | 213,512.50 | ..... | 289,558.86 | 508,071.36 | 78,595,073 |
| | \$4,532,887.23 | \$4,008,669.76 | \$304,888.00 | \$5,598,175.33 | \$9,406,733.09 | \$1,618,384,106 |

TABLE No. 30.

Summary of the Business of the Fidelity and Casualty Companies transacted within the State of New Hampshire during the year 1894.

| COMPANIES. | Risks written. | Premiums received. | Losses paid. | Losses incurred. |
|---|----------------|--------------------|--------------|------------------|
| Ætna Life (Accident Department)..... | \$222,500.00 | \$1,532.34 | \$5,205.00 | \$5,205.00 |
| American Surety Company..... | 475,000.00 | 2,569.57 | ..... | ..... |
| City Trust, Safe Deposit and Surety Company..... | 110,000.00 | 575.00 | ..... | ..... |
| Employers' Liability Assurance Corporation..... | 1,092,449.00 | 4,455.33 | 1,969.21 | 2,649.21 |
| Fidelity and Casualty Company..... | 1,157,974.33 | 5,804.60 | 719.21 | 719.21 |
| Guarantee Company of North America..... | 87,000.00 | 383.00 | ..... | ..... |
| Guarantors' Liability Indemnity Company..... | 20,000.00 | 500.00 | ..... | ..... |
| Hartford Steam Boiler Inspection and Insurance Company..... | 946,500.00 | 10,373.24 | 2,730.58 | 12.00 |
| Lawyers' Surety Company..... | ..... | ..... | ..... | ..... |
| Lloyd's Plate Glass Insurance Company..... | 84,657.14 | 2,208.48 | 820.59 | 772.59 |
| London Guarantee and Accident Company..... | 330,100.00 | 1,886.75 | ..... | ..... |
| Standard Life and Accident Company..... | 1,174,500.00 | 3,630.99 | 10,720.56 | 10,720.56 |
| Travelers' (Accident Department)..... | 3,907,250.00 | 27,532.64 | 9,263.63 | 13,263.63 |
| Union Casualty and Surety Company..... | 320,000.00 | 3,030.97 | 183.21 | 1,505.21 |
| | \$9,927,930.47 | \$64,432.91 | \$31,611.09 | \$34,847.41 |

TABLE No. 31.

General Summary of the Capital, Income, and Expenditures, with Ratio of Expenditures to Income of the Life Insurance Companies transacting business in New Hampshire during 1894.

| COMPANIES. | Location. | Capital. | Income. | Expenditures. | Ratio. |
|-----------------------------------|----------------------|-----------------|------------------|------------------|--------|
| Aetna Life..... | Hartford, Conn.... | \$1,500,000.00 | \$6,869,198.98 | \$5,179,819.31 | 75.41 |
| Connecticut General..... | Hartford, Conn.... | 150,000.00 | 484,264.44 | 326,736.46 | 67.47 |
| Connecticut Mutual..... | Hartford, Conn.... | ..... | 7,006,579.41 | 7,286,380.64 | 92.16 |
| Equitable Life..... | New York City.... | 100,000.00 | 43,669,726.51 | 27,426,483.93 | 62.80 |
| Manhattan Life..... | New York City.... | 100,000.00 | 2,723,262.76 | 2,578,418.50 | 94.68 |
| Massachusetts Mutual..... | Springfield, Mass.. | ..... | 3,825,159.07 | 2,769,989.48 | 72.41 |
| Metropolitan Life..... | New York City.... | 2,000,000.00 | 18,208,742.75 | 15,779,073.55 | 86.65 |
| Mutual Benefit..... | Newark, N. J..... | ..... | 10,393,567.83 | 8,201,002.84 | 78.90 |
| Mutual Life..... | New York City.... | ..... | 48,020,869.94 | 30,878,801.26 | 64.34 |
| National Life..... | Montpelier, Vt.... | ..... | 2,931,322.50 | 1,857,778.95 | 63.38 |
| New England Mutual..... | Boston, Mass..... | ..... | 4,203,640.53 | 3,433,897.81 | 81.69 |
| New York Life..... | New York City.... | ..... | 36,483,318.53 | 24,139,429.56 | 66.17 |
| Northwestern Mutual..... | Milwaukee, Wis.... | ..... | 16,288,041.02 | 7,480,908.92 | 45.99 |
| Penn Mutual..... | Philadelphia, Pa.... | ..... | 6,402,246.94 | 4,097,032.59 | 63.99 |
| Phoenix Mutual..... | Hartford, Conn.... | ..... | 1,749,231.21 | 1,611,538.97 | 92.13 |
| Provident Savings..... | New York City.... | 100,000.00 | 2,214,357.95 | 1,988,168.87 | 89.79 |
| State Mutual..... | Worcester, Mass.... | ..... | 2,551,192.81 | 1,602,172.94 | 62.80 |
| Travelers' (Life Department)..... | Hartford, Conn.... | ..... | 2,853,928.11 | 1,851,242.29 | 64.87 |
| Union Mutual..... | Portland, Me..... | ..... | 1,296,145.86 | 1,255,256.84 | 96.85 |
| United States..... | New York City.... | 440,000.00 | 1,551,533.09 | 1,406,382.05 | 90.64 |
| Washington Life..... | New York City.... | 125,000.00 | 2,702,289.89 | 1,998,403.56 | 73.95 |
| | | \$4,515,000.00* | \$223,306,405.08 | \$153,148,989.85 | 68.58 |

TABLE No. 32.
Showing Summary of the Assets, Liabilities, and Surplus of the Life Insurance Companies for 1894.

| COMPANIES. | Total assets. | Liabilities exceeding capital. | Surplus as regards policy-holders in 1894. | Surplus as regards policy-holders in 1893. | Increase or decrease. |
|--|------------------|--------------------------------|--|--|-----------------------|
| <i>Etna Life</i> | \$41,893,255.83 | \$35,089,661.21 | \$6,803,594.62 | \$6,455,080.47 | \$348,504.15 |
| <i>Connecticut General</i> | 2,652,727.04 | 2,110,397.30 | 542,329.74 | 539,012.33 | 3,317.36 |
| <i>Connecticut Mutual</i> | 62,229,585.84 | 54,471,655.55 | 7,757,930.29 | 7,207,933.37 | 549,996.92 |
| <i>Equitable Life</i> | 188,138,559.14 | 147,568,241.21 | 35,575,317.93 | 29,685,583.28 | 5,889,734.65 |
| <i>Manhattan Life</i> | 13,701,318.17 | 12,943,697.70 | 757,620.47 | 786,675.07 | -29,054.60 |
| <i>Massachusetts Mutual</i> | 15,653,366.60 | 14,511,821.31 | 1,141,545.29 | 1,033,619.96 | 107,925.33 |
| <i>Metropolitan Life</i> | 22,323,622.16 | 18,292,593.95 | 4,034,028.21 | 4,109,689.92 | -75,661.71 |
| <i>Mutual Benefit</i> | 55,690,102.42 | 51,801,646.55 | 3,888,455.87 | 3,586,222.69 | 302,233.18 |
| <i>Mutual Life</i> | 202,289,423.65 | 181,092,564.33 | 21,196,859.32 | 15,620,140.52 | 5,567,718.80 |
| <i>National Life</i> | 11,045,297.19 | 9,614,962.69 | 1,430,334.50 | 1,132,896.87 | 297,437.63 |
| <i>New England Mutual</i> | 24,252,828.72 | 22,185,464.59 | 2,067,364.13 | 1,697,009.44 | 370,354.69 |
| <i>New York Life</i> | 162,011,770.93 | 141,762,463.20 | 20,249,307.73 | 17,025,630.18 | 3,223,677.55 |
| <i>Northwestern Mutual</i> | 73,324,694.13 | 59,178,578.19 | 14,146,115.94 | 11,299,571.26 | 2,846,544.68 |
| <i>Penn Mutual</i> | 24,800,850.36 | 21,972,923.38 | 2,827,926.98 | 2,500,176.65 | 318,750.33 |
| <i>Phoenix Mutual</i> | 10,230,474.50 | 9,656,622.43 | 573,852.07 | 562,488.81 | 11,363.26 |
| <i>Provident Savings</i> | 1,725,877.68 | 960,930.53 | 764,947.15 | 682,382.59 | 82,564.56 |
| <i>State Mutual</i> | 9,893,072.19 | 8,742,753.00 | 1,150,319.19 | 1,053,008.17 | 97,311.02 |
| <i>Travelers' (Life Department)</i> .. | 14,878,453.08 | 13,615,331.93 | 1,263,122.05 | 988,688.09 | 274,433.96 |
| <i>Union Mutual</i> | 6,583,251.92 | 6,237,514.18 | 345,737.74 | 222,474.35 | 123,263.39 |
| <i>United States</i> | 7,068,151.29 | 6,590,065.49 | 478,085.80 | 522,070.48 | -43,984.68 |
| <i>Washington Life</i> | 13,293,270.42 | 12,820,713.61 | 472,556.81 | 391,524.90 | 81,031.91 |
| | \$688,682,653.26 | \$631,215,601.43 | \$127,467,351.83 | \$107,119,779.45 | \$20,347,572.38 |

TABLE No. 33.
Comprising a detailed classification of the Gross Assets of Life Insurance Companies for the year 1894.

| COMPANIES. | Real estate. | Loans on mortgages. | Loans on collaterals. | Premium notes. | Cash in office and bank. |
|--|------------------|------------------------|--------------------------|-------------------|-----------------------------|
| <i>Etna Life.</i> | \$517,002.32 | \$21,980,640.25 | \$1,170,732.93 | \$769,932.42 | \$4,160,505.54 |
| <i>Connecticut General.</i> | 169,432.77 | 1,745,939.31 | 78,897.74 | 51,685.85 | 37,562.26 |
| <i>Connecticut Mutual.</i> | 7,362,533.74 | 37,434,848.18 | 12,300.00 | 1,259,444.15 | 1,784,032.30 |
| <i>Equitable Life.</i> | 39,413,248.27 | 26,342,842.16 | 6,569,577.50 | ..... | 11,372,470.15 |
| <i>Manhattan.</i> | 3,527,560.00 | 4,138,183.62 | 1,111,468.25 | 532,670.12 | 581,116.50 |
| <i>Massachusetts Mutual.</i> | 578,393.27 | 5,141,722.72 | 2,066,780.00 | 650,494.03 | 800,364.80 |
| <i>Metropolitan.</i> | 5,883,903.66 | 9,733,475.00 | 10,888.75 | 81,087.48 | 550,116.25 |
| <i>Mutual Benefit.</i> | 1,358,631.80 | 30,459,371.97 | 4,557,540.36 | 4,343,009.19 | 707,716.49 |
| <i>Mutual Life.</i> | 21,619,733.39 | 71,339,415.92 | 11,366,100.00 | ..... | 9,655,198.91 |
| <i>National Life.</i> | 633,121.26 | 4,451,520.70 | 1,053,374.20 | 257,259.65 | 228,780.35 |
| <i>New England Mutual.</i> | 1,824,292.98 | 4,181,008.00 | 1,739,424.14 | 869,180.94 | 647,831.43 |
| <i>New York Life.</i> | 14,675,478.88 | 26,349,724.84 | 3,785,902.99 | 1,025,871.94 | 5,492,432.69 |
| <i>Northwestern Mutual.</i> | 1,183,409.12 | 55,846,691.09 | 78,820.00 | 487,540.42 | 5,455,980.79 |
| <i>Penn Mutual.</i> | 1,439,630.76 | 10,732,443.78 | 3,498,346.77 | 769,011.63 | 270,557.82 |
| <i>Phoenix Mutual.</i> | 939,692.77 | 5,633,589.50 | 148,093.60 | 553,770.01 | 376,576.95 |
| <i>Provident Savings.</i> | 250,668.92 | 212,900.00 | 84,613.92 | ..... | 114,796.35 |
| <i>State Mutual.</i> | 704,800.00 | 1,995,637.07 | 575,163.00 | ..... | 328,352.97 |
| <i>Travelers' (Life Department).</i> | 1,227,385.16 | 4,296,764.97 | 1,352,363.40 | ..... | 1,147,053.02 |
| <i>Union Mutual.</i> | 893,603.69 | 1,332,253.86 | 567,229.97 | 253,752.45 | 190,065.66 |
| <i>United States.</i> | 57,000.00 | 4,504,290.31 | 347,959.89 | ..... | 155,014.32 |
| <i>Washington Life.</i> | 608,842.87 | 10,370,378.17 | 468,981.76 | ..... | 686,806.54 |
| | \$104,886,046.73 | \$338,306,675.44 | \$40,664,639.17 | \$11,939,720.28 | \$44,742,354.00 |

TABLE No. 33.—Continued.

| COMPANIES. | Stocks and bonds. | Accrued interest and rents. | Deferred and uncollected premiums. | All other assets. | Gross assets. |
|-----------------------------------|-------------------|-----------------------------|------------------------------------|-------------------|------------------|
| Aetna Life | \$12,380,712.78 | \$598,864.48 | \$334,155.25 | ..... | \$41,898,255.83 |
| Connecticut General..... | 451,225.00 | 56,604.15 | 61,339.96 | ..... | 2,652,727.04 |
| Connecticut Mutual..... | 13,124,572.00 | 998,552.46 | 203,253.01 | ..... | 62,229,585.84 |
| Equitable Life | 95,722,478.00 | 527,290.06 | 3,190,744.00 | ..... | 183,138,559.14 |
| Manhattan Life..... | 8,376,749.50 | 111,895.18 | 271,675.00 | ..... | 13,701,318.17 |
| Massachusetts Mutual..... | 5,612,047.70 | 324,327.74 | 480,233.34 | ..... | 15,653,366.00 |
| Metropolitan..... | 5,307,317.50 | 217,145.97 | 542,687.55 | ..... | 22,326,622.16 |
| Mutual Benefit..... | 12,527,704.91 | 920,323.65 | 649,676.06 | ..... | 55,690,102.42 |
| National Life..... | 83,970,600.67 | 1,180,476.45 | 3,061,838.98 | 164,224.99 | 202,289,423.65 |
| National Life..... | 3,719,021.33 | 272,248.42 | 429,971.28 | 23,969.33 | 11,045,297.19 |
| New England Mutual..... | 14,571,089.36 | 231,042.64 | 188,950.23 | ..... | 24,252,828.72 |
| New York Life..... | 103,705,308.67 | 1,405,693.08 | 5,571,397.74 | ..... | 162,011,770.93 |
| Northwestern Mutual..... | 7,721,045.83 | 1,044,038.41 | 1,507,133.44 | ..... | 73,324,694.13 |
| Penn Mutual..... | 7,134,794.50 | 28,157.20 | 683,148.65 | ..... | 24,800,850.36 |
| Phoenix Mutual..... | 2,314,261.00 | 128,628.73 | 130,861.94 | ..... | 10,230,474.50 |
| Provident Savings..... | 950,043.97 | 30,242.41 | 133,428.36 | ..... | 1,725,877.68 |
| State Mutual..... | 5,791,043.00 | 96,300.60 | 288,531.15 | 113,195.00 | 9,893,072.19 |
| Travelers' (Life Department)..... | 6,225,387.86 | 147,850.99 | 473,647.68 | 5,000.00 | 14,878,453.08 |
| Union Mutual..... | 3,169,556.02 | 67,832.11 | 163,538.42 | 394.72 | 6,583,251.92 |
| United States..... | 1,702,376.83 | 93,259.51 | 208,251.43 | ..... | 7,068,151.29 |
| Washington Life..... | 747,230.00 | 139,782.11 | 252,246.97 | ..... | 13,283,270.42 |
| | \$390,224,735.43 | \$8,640,438.73 | \$18,776,744.44 | \$308,784.04 | \$958,682,653.26 |

TABLE NO. 34.
Detailed statement of the Income of the Life Insurance Companies for the year 1894.

| COMPANIES. | Premiums. | Interest and dividends. | Rents. | All other sources. | Total income. | Excess of income over expenditures. |
|------------------------------|------------------|-------------------------|----------------|--------------------|------------------|-------------------------------------|
| <i>Ætna</i> | \$4,838,344.09 | \$1,970,767.28 | \$32,315.09 | \$32,772.47 | \$6,869,198.93 | \$1,689,379.62 |
| Connecticut General..... | 352,883.91 | 124,369.01 | 5,652.93 | 1,348.59 | 484,264.44 | 157,527.98 |
| Connecticut Mutual..... | 4,677,972.88 | 2,938,752.83 | 268,442.48 | 21,411.22 | 7,906,579.41 | 620,198.77 |
| Equitable..... | 36,038,931.09 | 6,047,461.48 | 1,583,333.94 | ..... | 43,669,726.51 | 16,233,242.58 |
| Manhattan..... | 2,056,323.10 | 542,806.54 | 103,433.43 | 20,016.69 | 2,723,202.76 | 144,784.26 |
| Massachusetts Mutual..... | 3,109,360.42 | 650,910.38 | 23,005.61 | 41,882.66 | 3,825,159.07 | 1,055,169.59 |
| Metropolitan..... | 16,827,015.77 | 728,017.30 | 226,425.68 | 427,284.00 | 18,208,742.75 | 2,429,669.20 |
| Mutual Benefit..... | 7,626,152.41 | 2,721,593.70 | 45,811.70 | 510.02 | 10,393,567.83 | 2,192,564.96 |
| National Life..... | 36,123,163.82 | 8,285,446.99 | 842,399.36 | 2,769,899.77 | 48,020,869.94 | 17,141,978.68 |
| National Life..... | 2,472,701.62 | 146,465.92 | 12,154.98 | ..... | 2,631,322.50 | 1,073,543.55 |
| New England Mutual..... | 3,079,506.39 | 1,030,518.77 | 75,554.35 | 18,061.02 | 4,203,640.53 | 769,742.69 |
| New York Life..... | 29,411,386.32 | 6,388,068.26 | 663,680.27 | 22,178.68 | 36,483,313.53 | 12,343,883.97 |
| Northwestern..... | 12,758,696.08 | 3,418,633.38 | 70,618.16 | 18,123.45 | 16,266,041.02 | 8,786,132.10 |
| Penn Mutual..... | 5,215,993.24 | 1,132,923.42 | 43,729.82 | 9,600.46 | 6,402,246.94 | 2,305,214.35 |
| Phoenix Mutual..... | 1,192,772.74 | 514,068.82 | 25,387.60 | 6,972.05 | 1,749,231.21 | 137,692.24 |
| Provident Savings..... | 2,140,247.67 | 47,824.25 | 20,286.03 | ..... | 2,214,357.95 | 226,180.06 |
| State Mutual..... | 2,068,085.22 | 409,230.65 | 41,759.62 | 2,051.32 | 2,531,132.81 | 948,959.87 |
| Travelers' (Life Dep't)..... | 2,152,135.52 | 615,244.10 | 80,800.51 | 5,747.98 | 2,853,928.11 | 1,002,685.82 |
| Union Mutual..... | 989,552.73 | 281,539.40 | 24,079.24 | 954.49 | 1,296,145.86 | 40,889.02 |
| United States..... | 1,226,076.79 | 321,892.48 | 1,471.75 | 2,093.07 | 1,551,533.69 | 145,171.04 |
| Washington Life..... | 2,105,750.67 | 581,912.68 | 9,997.38 | 4,629.16 | 2,702,289.89 | 703,886.33 |
| | \$176,488,044.48 | \$39,196,593.59 | \$4,216,350.91 | \$8,405,497.10 | \$223,306,496.08 | \$70,157,505.73 |

TABLE No. 35.
Comprising a detailed classification of the Gross Expenditures for the year 1894.

| COMPANIES. | Death and endowment claims. | Annuity-tants. | Surrendered policies. | Dividends to policy-hold- ers. | Total paid policy-holders. |
|------------------------------|-----------------------------------|----------------|--------------------------|--------------------------------------|-------------------------------|
| <i>Ætna</i> | \$2,807,919.62 | ..... | \$468,858.88 | \$906,850.03 | \$4,103,037.53 |
| Connecticut General..... | 155,849.48 | ..... | 32,016.01 | 27,517.62 | 215,383.11 |
| Connecticut Mutual..... | 4,273,874.99 | ..... | 660,322.33 | 1,285,415.20 | 6,199,812.52 |
| Equitable Life..... | 11,831,263.99 | \$386,811.98 | 5,116,542.42 | 2,139,734.58 | 19,473,352.97 |
| Manhattan..... | 1,430,220.57 | 4,122.56 | 289,339.04 | 107,924.48 | 1,831,615.65 |
| Massachusetts Mutual..... | 1,115,272.30 | ..... | 427,020.13 | 413,741.12 | 1,956,033.55 |
| Metropolitan..... | 5,747,952.94 | ..... | 159,726.33 | 22,826.55 | 5,930,505.82 |
| Mutual Benefit..... | 3,689,312.06 | 36,511.32 | 1,338,000.31 | 1,074,204.16 | 6,738,087.85 |
| Mutual Life..... | 13,416,654.57 | 407,808.71 | 5,956,449.11 | 1,308,344.69 | 21,089,257.08 |
| National Life..... | 547,591.24 | ..... | 530,838.27 | 122,179.81 | 1,206,607.32 |
| New England Mutual..... | 1,690,983.00 | ..... | 607,373.32 | 530,587.65 | 2,828,943.97 |
| New York Life..... | 9,646,991.39 | 1,306,314.48 | 2,934,401.92 | 1,087,591.27 | 15,665,003.06 |
| Northwestern Mutual..... | 3,063,152.11 | 1,912.85 | 794,771.72 | 1,261,325.10 | 5,151,161.78 |
| Penn Mutual..... | 1,679,607.62 | 10,453.82 | 665,531.26 | 790,281.02 | 3,106,873.72 |
| Phoenix Mutual..... | 807,160.11 | 1,875.00 | 137,287.99 | 141,233.17 | 1,087,556.27 |
| Provident Savings..... | 1,082,149.99 | 1,531.40 | 9,249.23 | 312,837.70 | 1,405,818.32 |
| State Mutual..... | 542,921.91 | ..... | 218,316.19 | 290,370.41 | 1,151,608.51 |
| Travelers' (Life Dep't)..... | 780,710.26 | 6,852.14 | 226,977.17 | ..... | 1,017,539.57 |
| Union Mutual..... | 619,060.37 | 492.15 | 82,434.02 | 32,204.50 | 734,261.04 |
| United States..... | 735,556.16 | 2,521.53 | 106,680.61 | 87,776.43 | 984,534.73 |
| Washington Life..... | 920,138.78 | 11,786.29 | 326,354.08 | 210,896.20 | 1,469,177.35 |
| | \$66,614,052.46 | \$2,268,044.23 | \$21,219,688.34 | \$13,194,002.69 | \$103,265,791.72 |

TABLE No. 35.—*Concluded.*

| COMPANIES. | Dividends to stock- holders. | Commissions and expenses of agents. | Salaries and charges of officers and employés. | Taxes and fees. | Miscellaneous expenses. | Total expen- ditures. |
|---|------------------------------------|---|---|--------------------|----------------------------|--------------------------|
| <i>Ætna Life</i> | \$150,000.00 | \$551,703.11 | \$136,081.99 | \$129,469.29 | \$108,927.39 | \$5,179,319.31 |
| <i>Connecticut General</i> | 12,000.00 | 54,517.57 | 22,118.01 | 6,209.65 | 16,508.12 | 829,736.46 |
| <i>Connecticut Mutual</i>..... | ..... | 356,898.07 | 164,708.42 | 300,528.14 | 264,445.49 | 7,286,380.64 |
| <i>Equitable Life</i> | 7,000.00 | 4,527,960.16 | 851,455.50 | 490,206.68 | 2,076,508.62 | 27,426,483.93 |
| <i>Manhattan</i> | 16,000.00 | 356,143.57 | 139,019.44 | 35,526.77 | 200,113.07 | 2,578,418.50 |
| <i>Massachusetts Mutual</i>..... | ..... | 496,529.66 | 143,921.53 | 53,771.97 | 119,732.77 | 2,769,989.48 |
| <i>Metropolitan</i> | 140,000.00 | 4,675,986.95 | 1,057,156.25 | 169,711.19 | 8,805,713.34 | 15,779,073.55 |
| <i>Mutual Benefit</i>..... | ..... | 793,008.07 | 251,290.79 | 229,240.75 | 189,405.38 | 8,201,002.84 |
| <i>Mutual Life</i>..... | ..... | 6,684,489.09 | 943,681.22 | 482,292.18 | 1,679,171.69 | 30,873,891.26 |
| <i>National Life</i>..... | ..... | 433,364.90 | 76,058.81 | 59,567.51 | 82,180.41 | 1,857,778.95 |
| <i>New England Mutual</i>..... | ..... | 252,779.38 | 124,810.56 | 72,799.13 | 154,564.80 | 3,433,397.84 |
| <i>New York Life</i>..... | ..... | 5,387,998.67 | 1,325,154.91 | 358,247.61 | 1,403,025.31 | 24,130,429.56 |
| <i>Northwestern</i>..... | ..... | 1,410,280.85 | 315,964.11 | 163,918.44 | 439,563.74 | 7,480,906.92 |
| <i>Penn Mutual</i>..... | ..... | 558,745.59 | 150,001.98 | 159,596.35 | 122,814.95 | 4,097,032.59 |
| <i>Phoenix Mutual</i>..... | ..... | 275,877.00 | 90,788.07 | 54,924.57 | 102,393.16 | 1,611,538.97 |
| <i>Provident Savings</i> | 6,977.60 | 318,733.42 | 119,104.91 | 27,169.72 | 110,369.90 | 1,985,168.87 |
| <i>State Mutual</i>..... | ..... | 268,728.76 | 62,171.83 | 36,385.22 | 93,283.62 | 1,602,172.94 |
| <i>Travelers' (Life Department)</i> | 100,000.00 | 293,180.43 | 83,559.24 | 52,406.40 | 304,556.65 | 1,851,242.29 |
| <i>Union Mutual</i>..... | ..... | 247,948.35 | 70,818.25 | 19,674.13 | 182,535.07 | 1,255,256.84 |
| <i>United States</i> | 30,800.00 | 267,978.97 | 80,010.32 | 21,285.59 | 81,742.44 | 1,406,362.06 |
| <i>Washington Life</i> | 8,750.00 | 276,988.30 | 107,928.84 | 25,885.73 | 109,723.35 | 1,998,403.56 |
| | \$471,527.60 | \$28,469,773.87 | \$6,315,769.98 | \$2,948,827.01 | \$11,647,309.27 | \$153,148,989.35 |

TABLE No. 38.
Summary of the business of Life Insurance Companies, transacted within the State of New Hampshire during the year ending December 31, 1894.

| COMPANIES. | POLICIES ISSUED IN 1894. | | POLICIES IN FORCE DEC. 31, 1894. | | Premiums received in 1894. | Losses and claims incurred in 1894. | Losses and claims paid in 1894. |
|---|--------------------------|----------------|----------------------------------|-----------------|----------------------------|-------------------------------------|---------------------------------|
| | Num-ber. | Amount. | Num-ber. | Amount. | | | |
| <i>Ætna Life</i> | 61 | \$108,442.00 | 1,014 | \$1,319,438.00 | \$41,628.04 | \$50,999.00 | \$52,304.00 |
| <i>Connecticut General</i> | 68 | 78,270.00 | 282 | 316,021.00 | 10,757.80 | 1,591.20 | 1,591.20 |
| <i>Connecticut</i> | 35 | 68,500.00 | 710 | 1,643,994.00 | 32,901.10 | ..... | 10,938.37 |
| <i>Equitable Life</i> | 61 | 166,855.00 | 478 | 1,282,901.00 | 85,770.64 | 15,070.00 | 17,880.00 |
| <i>Manhattan Life</i> | 2 | 11,000.00 | 68 | 116,706.00 | 4,883.44 | 3,000.00 | 3,000.00 |
| <i>Massachusetts Mutual</i> | 206 | 369,777.00 | 2,405 | 4,213,727.00 | 108,168.29 | 59,615.00 | 59,615.00 |
| <i>Metropolitan Life</i> *..... | 101 | 112,500.00 | 119 | 140,000.00 | 98,063.07 | 47,572.98 | 47,404.99 |
| <i>Mutual Benefit</i> | 23 | 38,792.00 | 343 | 568,788.00 | 16,228.81 | 23,315.00 | 19,515.00 |
| <i>Mutual Life</i> | 704 | 1,146,672.00 | 3,968 | 7,065,356.00 | 263,271.39 | 72,838.02 | 72,838.02 |
| <i>National Life</i> | 303 | 356,500.00 | 824 | 1,177,325.00 | 48,393.58 | 9,369.04 | 9,369.04 |
| <i>New England Mutual</i> | 11 | 21,544.00 | 218 | 408,627.00 | 2,273.98 | 5,000.00 | 4,000.00 |
| <i>New York Life</i> | 182 | 220,500.00 | 906 | 1,516,626.00 | 46,881.17 | 31,639.88 | 32,141.62 |
| <i>Northwestern Mutual</i> | 76 | 130,302.00 | 690 | 1,354,396.00 | 51,363.36 | 5,000.00 | 5,000.00 |
| <i>Penn Mutual</i> | 49 | 112,500.00 | 240 | 624,750.00 | 28,518.92 | 3,000.00 | 3,000.00 |
| <i>Phoenix Mutual</i> | 132 | 156,280.00 | 722 | 777,851.00 | 84,189.28 | 17,919.00 | 17,319.00 |
| <i>Provident Savings</i> | 184 | 237,326.00 | 194 | 360,396.00 | 7,597.00 | 1,000.00 | 3,000.00 |
| <i>State Mutual</i> | 65 | 121,519.00 | 280 | 505,548.00 | 17,346.42 | 2,000.00 | 2,000.00 |
| <i>Travelers' (Life Department)</i> | 11 | 18,106.00 | 214 | 362,156.00 | 6,958.13 | 4,270.00 | 4,270.00 |
| <i>Union Mutual</i> | 289 | 314,692.14 | 747 | 857,221.31 | 26,423.60 | 9,722.98 | 7,561.92 |
| <i>United States</i> | 53 | 124,100.00 | 110 | 124,180.00 | 2,392.25 | 2,000.00 | 3,000.00 |
| <i>Washington Life</i> | 28 | 35,000.00 | 44 | 60,805.00 | 1,454.73 | 6,886.70 | 6,886.70 |
| | 2,594 | \$3,945,677.14 | 14,606 | \$24,800,011.31 | \$884,442.95 | \$371,806.25 | \$382,639.86 |

*Industrial policies issued, 14,707; amount, \$1,859,386.

TABLE No. 37.

Showing Income, Expenditures, and Membership of the Fraternal Beneficiary Associations authorized to transact business in New Hampshire, for the year 1894.

| ASSOCIATIONS. | Balance on hand Dec. 31, 1893. | INCOME. | | EXPENDITURES. | | Balance on hand Dec. 31, 1894. | Membership Dec. 31, 1893. | Membership Dec. 31, 1894. | Deaths in 1894. |
|------------------------------------|--------------------------------|-----------------|--------------|--------------------|--------------|--------------------------------|---------------------------|---------------------------|-----------------|
| | | Assessments. | All other. | Losses and claims. | All other. | | | | |
| American Legion of Honor..... | \$609,638.97 | \$2,770,983.90 | \$54,109.54 | \$2,593,150.00 | \$242,555.95 | \$599,027.06 | 60,076 | 58,060 | 956 |
| Catholic Benevolent Legion..... | 2,089.87 | 818,988.41 | 32,038.93 | 890,500.00 | 31,283.97 | 1,291.29 | 31,772 | 35,155 | 380 |
| Christian Burden Bearers..... | 14,594.30 | 831,690.17 | 404.61 | 15,500.00 | 2,265.60 | 18,993.58 | 1,600 | 1,580 | ..... |
| Equitable Aid Union..... | 20,391.16 | 821,666.80 | 39,313.75 | 794,381.86 | 55,613.41 | 30,168.64 | 21,194 | 29,203 | 502 |
| Golden Cross, United Order..... | 17,637.17 | 430,309.02 | 11,721.70 | 474,994.78 | 27,014.18 | 21,684.33 | 22,107 | 24,784 | 286 |
| Good Fellows, Royal Society..... | 20,831.85 | 313,917.68 | 28,701.54 | 323,839.78 | 35,066.56 | 5,634.73 | 10,676 | 12,870 | 142 |
| Knights of Columbus..... | 1,366.99 | 33,558.43 | 10,388.77 | 64,003.90 | 10,000.05 | 5,250.14 | ..... | 8,478 | 96 |
| Knights of Honor..... | 13,236.62 | 3,844,550.17 | 67,377.39 | 3,945,110.65 | 81,967.79 | 3,722.34 | 123,854 | 119,785 | 1,872 |
| Knights and Ladies of Honor..... | 91,531.35 | 1,090,800.30 | 49,462.38 | 1,089,123.80 | 41,305.23 | 101,367.60 | 67,516 | 73,343 | 847 |
| Knights of Pythias..... | 174,155.76 | 938,528.25 | 53,553.28 | 899,960.00 | 64,305.07 | 292,372.22 | 32,922 | 36,371 | 418 |
| Locomotive Engineers..... | ..... | 425,846.44 | 7,223.47 | 409,000.00 | 20,968.72 | 2,076.19 | ..... | ..... | ..... |
| Merrimack County Odd Fellows..... | 12,305.33 | 18,598.50 | 3,904.07 | 21,000.00 | 1,012.96 | 12,794.94 | 1,540 | 1,522 | 17 |
| New England Order of Protection. | 5,068.77 | 202,435.12 | 26,906.88 | 192,000.00 | 24,289.30 | 18,150.47 | 13,632 | 15,768 | 110 |
| New Hampshire Odd Fellows..... | 4,627.22 | 7,774.85 | 492.48 | 6,600.00 | 628.72 | 5,665.83 | 442 | 387 | ..... |
| Northern Mutual Relief..... | 3,414.51 | 48,512.21 | 1,874.06 | 48,033.21 | 2,018.22 | 3,749.35 | 1,573 | 1,338 | 34 |
| Pilgrim Fathers, United Order..... | 16,231.34 | 273,948.00 | 15,890.93 | 274,943.00 | 16,306.92 | 13,808.35 | 16,963 | 18,338 | 150 |
| Provident Mutual Relief..... | 4,320.46 | 74,215.37 | 6,904.78 | 76,022.87 | 6,890.44 | 2,537.30 | 3,390 | 2,933 | 37 |
| Royal Arcanum..... | 311,191.43 | 4,190,144.50 | 107,640.24 | 3,999,999.98 | 92,407.34 | 556,968.86 | 148,428 | 193,307 | 1,344 |
| Royal Templars of Temperance..... | 7,412.14 | 319,783.43 | 13,119.60 | 317,363.25 | 15,938.68 | 7,012.99 | 12,243 | 12,276 | 189 |
| Scottish Clans..... | 1,211.32 | 69,343.37 | 1,911.95 | 68,250.00 | 6,476.92 | 2,739.72 | 4,029 | 3,075 | 40 |
| Sons of Temperance..... | 289.22 | 35,950.65 | 2,177.65 | 32,000.00 | 5,911.81 | 285.71 | 1,415 | 1,397 | 20 |
| United American Mechanics..... | 2,418.23 | 3,788.49 | 121.02 | 3,900.00 | 219.15 | 2,808.59 | 550 | 551 | 6 |
| United Friends..... | 7,816.27 | 494,842.00 | 2,051.98 | 494,842.00 | 16,896.00 | 16,313.58 | 20,726 | 17,398 | 261 |
| United Workmen, Ancient Order.. | 63,745.03 | 583,067.00 | 86,298.61 | 564,000.00 | 85,608.25 | 80,020.53 | 37,442 | 41,005 | 286 |
| | \$1,404,607.41 | \$17,892,223.06 | \$625,179.26 | \$17,228,614.88 | \$887,024.56 | \$1,807,873.33 | 643,609 | 672,921 | 8,065 |

TABLE No. 38.
Statement of the Business of the Fraternal Beneficiary Associations within the State during the year ending Dec. 31, 1894.

| ASSOCIATIONS. | Membership Dec. 31, 1894. | Gross amount paid by members. | Losses and claims paid during 1894. | Number of claims paid. |
|---------------------------------------|------------------------------|-------------------------------------|---|---------------------------|
| American Legion of Honor..... | 153 | \$8,015.18 | \$4,000.00 | 1 |
| Catholic Benevolent Legion..... | 14 | 882.08 | ..... | ..... |
| Christian Burden Bearers..... | 82 | 4,206.40 | ..... | ..... |
| Equitable Aid Union..... | 141 | 3,677.76 | 4,175.00 | 3 |
| Golden Cross, United Order..... | 2,647 | 45,507.46 | 41,500.00 | 26 |
| Good Fellows, Royal Society..... | 227 | 6,133.62 | 4,000.00 | 2 |
| Knights of Columbus..... | 27 | 260.24 | ..... | ..... |
| Knights of Honor..... | 688 | 22,277.44 | 27,000.00 | 14 |
| Knights and Ladies of Honor..... | 267 | 3,841.42 | 5,000.00 | 4 |
| Knights of Pythias..... | 229 | 7,383.55 | 10,000.00 | 4 |
| Brotherhood Locomotive Engineers..... | ..... | 1,117.00 | ..... | ..... |
| Merrimack County Odd Fellows..... | 1,522 | 18,773.00 | 21,000.00 | 17 |
| New England Order of Protection..... | 516 | 5,654.34 | 3,000.00 | 3 |
| New Hampshire Odd Fellows..... | 387 | ..... | ..... | ..... |
| Northern Mutual Relief..... | 194 | 7,323.26 | 2,000.00 | 1 |
| Pilgrim Fathers, United Order..... | 2,596 | ..... | 37,000.00 | 23 |
| Provident Mutual Relief..... | 2,680 | 75,836.07 | 62,692.92 | 32 |
| Royal Arcanum..... | 459 | 12,840.51 | 16,500.00 | 6 |
| Royal Templars of Temperance..... | 163 | 4,106.74 | 3,000.00 | 2 |
| Scottish Clans..... | 40 | 667.00 | ..... | ..... |
| Sons of Temperance..... | 74 | 2,075.00 | 1,400.00 | 1 |
| United American Mechanics..... | 30 | 168.00 | ..... | ..... |
| United Friends..... | 108 | ..... | 1,000.00 | 1 |
| United Workmen, Ancient Order..... | 1,807 | 26,127.00 | 24,000.00 | 12 |
| | 15,010 | \$256,351.07 | \$267,267.92 | 152 |

TABLE No. 39.

Giving Name, Location, Date of Organization or Admission, and names of officers of Insurance Companies doing business in New Hampshire, May 1, 1895.

| FIRE INSURANCE COMPANIES. | Location. | Date of organization or admission. | OFFICERS. | |
|--------------------------------------|------------------------|------------------------------------|-------------------------|---------------------|
| | | | President. | Secretary. |
| NEW HAMPSHIRE STOCK. | | | | |
| Capital | Concord, N. H. | Mar. 10, 1896 | Lyman Jackman | Chas. L. Jackman. |
| Fire Underwriters' Association. | Concord, N. H. | Dec. 22, 1886 | Lyman Jackman | Thos. M. Lang. |
| Granite State. | Portsmouth, N. H. | July 17, 1895 | Frank Jones. | A. F. Howard. |
| New Hampshire | Manchester, N. H. | July 7, 1899 | James A. Weston | John C. French. |
| Portsmouth Fire Association. | Portsmouth, N. H. | Oct. 22, 1887 | Frank Jones. | A. F. Howard. |
| State Dwelling House. | Concord, N. H. | Jan. | Solon A. Carter, V. P. | Obadiah Morrill. |
| NEW HAMPSHIRE CASH MUTUALS. | | | | |
| Ætna. | Concord, N. H. | July 22, 1886 | Solon A. Carter, V. P. | Obadiah Morrill. |
| American Manufacturers' | Concord, N. H. | Feb. 25, 1887 | A. D. Tolles. | Obadiah Morrill. |
| Cheshire County. | Keene, N. H. | 1825 | J. H. Elliott. | William H. Elliott. |
| Concord | Concord, N. H. | Aug. 31, 1885 | Samuel C. Eastman | Louis C. Merrill. |
| Home Manufacturers & Traders' | Concord, N. H. | Jan. 23, 1886 | F. S. Streeter, V. P. | Obadiah Morrill. |
| Manufacturers & Merchants' | Concord, N. H. | Dec. 29, 1885 | Edward G. Leach. | Lyman Jackman. |
| NEW HAMPSHIRE TOWN MUTUALS. | | | | |
| Barnstead. | Barnstead, N. H. | April 25, 1857 | Rufus S. Foss. | Charles E. Walker. |
| Bedford. | Bedford, N. H. | 1873 | Henry L. Peaslee. | Silas A. Riddle. |
| Bow. | Bow, N. H. | May 25, 1850 | Rhodolphus Green. | Lewis Page. |

TABLE No. 39.—Continued.

| NEW HAMPSHIRE TOWN MUTUALS. | Location. | Date of organization or admission. | OFFICERS. | | |
|-----------------------------|-------------------------|------------------------------------|-------------------------|----------------------|--|
| | | | President. | Secretary. | |
| Candia..... | Candia, N. H..... | May 26, 1859 | Francis D. Rowe..... | Moses F. Emerson. | |
| Canterbury..... | Canterbury, N. H..... | June 30, 1849 | Myron C. Foster..... | Joseph G. Clough. | |
| Farmers' of Franklin..... | Franklin, N. H..... | April 6, 1888 | Henry A. Weymouth. | Chas. N. Emerson. | |
| Hollis..... | Hollis, N. H..... | April 11, 1846 | Edward Hardy..... | Chas. B. Richardson. | |
| Loudon..... | Loudon, N. H..... | Nov. 17, 1877 | E. H. Robinson..... | Lucratus M. Sanborn. | |
| Lyndeborough..... | Lyndeborough, N. H..... | May 3, 1862 | Nath'l T. McIntire..... | John H. Goodrich. | |
| Milford..... | Milford, N. H..... | July 1, 1861 | B. F. Hutchinson..... | F. W. Richardson. | |
| Northwood..... | Northwood, N. H..... | July 20, 1861 | Moses G. James..... | Samuel S. James. | |
| Orford..... | Orford, N. H..... | Jan. 26, 1886 | John Bickford..... | Benj. F. Trussell. | |
| Piermont..... | Piermont, N. H..... | Feb. 25, 1871 | H. H. Palmer..... | Aaron Barton. | |
| Sanbornton..... | Sanbornton, N. H..... | Mar. 28, 1874 | J. M. Taylor..... | H. J. L. Bodwell. | |
| Strafford..... | Strafford, N. H..... | Jan. 3, 1853 | Mark F. Foss..... | George F. Johnson. | |
| Sunapee..... | Sunapee, N. H..... | Jan. 12, 1886 | Chas. A. Knowlton..... | Erastus R. Boyce. | |
| Sutton..... | Sutton, N. H..... | Sept. 15, 1849 | Edwin B. Lear..... | Daniel L. Powers. | |
| Tilton and Northfield..... | Tilton, N. H..... | Nov. 26, 1887 | W. Smith Hill..... | Geo. S. Philbrick. | |
| Weare..... | Weare, N. H..... | Jan. 5, 1867 | William T. Morse..... | W. S. B. Herbert. | |
| Westmoreland..... | Westmoreland, N. H..... | April 8, 1876 | Daniel W. Patten..... | Elmar T. Nims. | |
| Wilmot..... | Wilmot, N. H..... | April 2, 1868 | Sylvester Bunker..... | Fred E. Goodhue. | |
| GRANGE AND COUNTY MUTUALS. | | | | | |
| Grange Mutual..... | Milford, N. H..... | Mar. 28, 1888 | Charles McDaniel..... | E. C. Hutchinson. | |
| Merrimack County..... | Webster, N. H..... | Mar. 27, 1877 | F. B. Sawyer..... | Sherman Little. | |
| Rockingham Farmers'..... | Exeter, N. H..... | June 27, 1883 | John S. Hobbs..... | Henry A. Shute. | |

TABLE No. 39.—Continued.

| COMPANIES OF OTHER STATES. | Location. | Date of organization or admission. | OFFICERS. | |
|-------------------------------------|-------------------------|------------------------------------|------------------------|---------------------|
| | | | President. | Secretary. |
| Ætna..... | Hartford, Conn..... | June, 1819 | Wm. B. Clark..... | William H. King. |
| Agricultural..... | Watertown, N. Y..... | Feb., 1853 | J. R. Stebbins..... | H. M. Stevens. |
| American..... | Boston, Mass..... | June 12, 1818 | Francis Peabody..... | Henry S. Bean. |
| American..... | Newark, N. J..... | Feb. 2, 1846 | F. H. Harris..... | J. H. Worden. |
| American Fire..... | New York City..... | April 30, 1867 | David Adee..... | William H. Crolius. |
| Connecticut Fire..... | Hartford, Conn..... | June, 1850 | J. D. Brown..... | Chas. R. Burt. |
| Continental..... | New York City..... | Jan. 6, 1853 | F. C. Moore..... | Edward Lanning. |
| Fire Association..... | Philadelphia, Pa..... | Mar. 27, 1820 | E. C. Irvin..... | Benj. T. Herkness. |
| Fireman's Fund..... | San Francisco, Cal..... | May 8, 1863 | Daniel J. Staples..... | Bernard Faymonville |
| Fitchburg Mutual..... | Fitchburg, Mass..... | Mar. 23, 1847 | Amasa Norcross..... | Edward P. Downe. |
| Hartford Fire..... | Hartford, Conn..... | May, 1810 | George L. Chase..... | P. C. Royce. |
| Home..... | New York City..... | April, 1853 | Daniel A. Heald..... | William L. Bigelow. |
| Insurance Co. of North America..... | Philadelphia, Pa..... | April 14, 1794 | Charles Platt..... | Greville E. Fryer. |
| Merchants' Fire & Marine..... | Boston, Mass..... | Feb. 11, 1823 | George R. Rogers..... | James Simpson. |
| Merchants..... | Newark, N. J..... | Feb. 18, 1838 | G. Lee Stout..... | J. R. Mullikin. |
| Merchants & Farmers'..... | Worcester, Mass..... | April 1, 1846 | Jn. D. Washburn..... | E. B. Stoddard. |
| National Fire..... | Hartford, Conn..... | Nov. 27, 1871 | James Nichols..... | E. G. Richards. |
| Niagara Fire..... | New York City..... | July, 1860 | Thos. F. Goodrich..... | Geo. C. Howe. |
| Orient..... | Hartford, Conn..... | June, 1867 | Chas. B. Whiting..... | James U. Taintor. |
| Pennsylvania..... | Philadelphia, Pa..... | Oct. 18, 1867 | R. Dale Benson..... | W. Gardner Crowell. |
| Phoenix..... | Brooklyn, N. Y..... | Sept. 10, 1853 | Geo. P. Sheldon..... | Chas. C. Little. |
| Phoenix..... | Hartford, Conn..... | May, 1854 | D. W. C. Skilton..... | Geo. H. Burdick. |
| Providence Mutual..... | Providence, R. I..... | — | Henry R. Barker..... | Hardin C. Waters. |
| Providence Washington..... | Providence, R. I..... | — | J. H. DeWolf..... | E. L. Watson. |
| Queen Insurance Co. of America..... | New York City..... | Sept. 11, 1891 | J. A. Macdonald..... | Geo. W. Burchell. |

TABLE No. 39.—Continued.

| COMPANIES OF OTHER STATES. | Location. | Date of organization or admission. | OFFICERS. | |
|----------------------------------|------------------------|------------------------------------|---------------------|----------------------|
| | | | President. | Secretary. |
| Springfield Fire & Marine..... | Springfield, Mass..... | 1849 | Andrew J. Wight.... | S. J. Hall. |
| Traders & Mechanics'..... | Lowell, Mass..... | June, 1848 | Levi Sprague..... | Edward M. Tucke. |
| United States Fire..... | New York City..... | April 1, 1824 | W. W. Underhill.... | W. H. Griffin. |
| Williamsburgh City..... | Brooklyn, N. Y. | March, 1863 | M. S. Driggs..... | F. H. Way. |
| COMPANIES OF OTHER COUNTRIES. | | | | |
| British America..... | Toronto, Can..... | July 17, 1874 | George A. Cox..... | P. H. Simms. |
| Caledonian..... | Edinburgh, Scotland. | Oct. 20, 1860 | Chas. H. Post..... | Manager. |
| Commercial Union..... | London, Eng..... | Jan. 18, 1871 | Charles Sewall..... | Manager. |
| Imperial..... | London, Eng..... | May 21, 1868 | Courtney & McCay.. | Managers. |
| Lancashire..... | Manchester, Eng..... | April, 1872 | E. Litchfield..... | Manager. |
| Liverpool & London & Globe | Liverpool, Eng..... | June 17, 1879 | Henry W. Eaton.... | Manager. |
| London & Lancashire..... | Liverpool, Eng..... | Nov. 22, 1890 | A. G. McIlwaine.... | Manager. |
| Manchester Fire..... | Manchester, Eng..... | Dec., 1866 | W. W. Dudley..... | Manager. |
| North British & Mercantile | London, Eng..... | Jan., 1876 | Henry E. Bowers.... | Manager. |
| Northern..... | London, Eng..... | March, 1879 | H. S. Wheelock..... | Manager N.E. Dep't. |
| Norwich Union..... | Norwich, Eng..... | Aug., 1891 | J. Montgomery Hare. | Manager. |
| Palatine..... | Manchester, Eng..... | Aug., 1879 | William Wood..... | Manager. |
| Phoenix..... | London, Eng..... | July, 1861 | A. D. Irving..... | Manager. |
| Royal..... | Liverpool, Eng..... | Nov. 4, 1880 | Scul & Field..... | Managers N.E. Dep't. |
| Scottish Union & National..... | Edinburgh, Scotland. | Aug. 1, 1882 | Martin Bennett..... | Manager. |
| Sun Insurance Office..... | London, Eng..... | Oct. 14, 1874 | J. J. Guile..... | Manager. |
| Western..... | Toronto, Can..... | | A. M. Smith..... | C. C. Foster. |

TABLE No. 89.—Continued.

| FIDELITY AND CASUALTY COMPANIES. | Location. | Date of organization or admission. | OFFICERS. | |
|--------------------------------------|------------------------|------------------------------------|-----------------------|------------------------|
| | | | President. | Secretary. |
| American Surety..... | New York City..... | April 14, 1884 | Wm. L. Trenchholm... | S. S. Colville, Treas. |
| City Trust, Safe Dep. & Surety..... | Philadelphia, Pa..... | June 4, 1886 | Chas. M. Swain..... | J. F. Lynd. |
| Employers' Liability..... | London, Eng..... | Oct., 1880 | George M. Endicott... | Manager. |
| Fidelity & Casualty..... | New York City..... | Mar. 20, 1876 | George F. Seward.... | R. J. Hillas. |
| Fidelity & Deposit..... | Baltimore, Md..... | Feb. 15, 1890 | Edwin Warfield.... | H. E. Bosler. |
| Guarantors' Liability Indemnity..... | Philadelphia, Pa..... | April 21, 1894 | T. V. Cooper..... | Wm. H. Knorr. |
| Guarantee Co. of North America..... | Montreal, Can..... | — | Edward Rawlings.... | Robert Kerr. |
| Hartford Steam Boiler..... | Hartford, Conn..... | June, 1881 | J. M. Allen..... | J. B. Pierce. |
| Lawyers' Surety..... | New York City..... | Mar. 30, 1892 | J. B. Erhardt..... | Frank Sperry. |
| Lloyd's Plate Glass..... | New York City..... | Aug., 1882 | W. T. Woods..... | C. E. W. Chambers. |
| London Guarantee & Accident..... | London, Eng..... | Nov. 1, 1892 | O'Brien & Russel... | Managers N.E. Dept. |
| Standard Life & Accident..... | Detroit, Mich..... | May 28, 1884 | D. M. Ferry..... | Stewart Marks. |
| Union Casualty & Surety..... | St. Louis, Mo..... | Dec. 20, 1892 | C. P. Ellerbe..... | O. K. Clardy. |
| LIFE INSURANCE COMPANIES. | | | | |
| Ætna Life..... | Hartford, Conn..... | 1820 | Morgan G. Bulkeley... | Joel L. English. |
| Connecticut General..... | Hartford, Conn..... | 1865 | Thos. W. Russell.... | F. V. Hudson. |
| Connecticut Mutual..... | Hartford, Conn..... | June 15, 1846 | Jacob L. Greene.... | E. M. Bunce. |
| Equitable Life..... | New York City..... | July 26, 1859 | Henry B. Hyde..... | Wm. Alexander. |
| Germania Life..... | New York City..... | April 10, 1860 | H. Wesendonok.... | Hubert Cillis. |
| Manhattan Life..... | New York City..... | — | Henry B. Stokes.... | Wm. C. Frazee. |
| Massachusetts Mutual..... | Springfield, Mass..... | May 1, 1851 | M. V. B. Edgerly.... | John A. Hall. |
| Metropolitan Life..... | New York City..... | June, 1866 | John R. Hedgeman... | George H. Gaston. |
| Mutual Benefit..... | Newark, N. J..... | Jan. 31, 1846 | Amzi Dodd..... | Edward L. Dobbins. |
| Mutual Life..... | New York City..... | April, 1842 | Richard A. McCurdy... | Wm. J. Easton. |

| | | | | |
|--------------------------------------|------------------------|----------------|---------------------------|--------------------|
| National Life..... | Montpelier, Vt..... | Nov. 13, 1849 | Charles Dewey..... | George W. Reed. |
| New England Mutual..... | Boston, Mass..... | April 1, 1885 | Benj. F. Stevens..... | S. F. Trull. |
| New York Life..... | New York City..... | 1841 | John A. McCall..... | Chas. C. Whitney. |
| Northwestern Life..... | Milwaukee, Wis..... | 1867 | H. L. Palmer..... | J. W. Skinner. |
| Penn Mutual..... | Philadelphia, Pa..... | Mar., 24, 1847 | Edward M. Needles..... | Henry C. Brown. |
| Phoenix Mutual..... | Hartford, Conn..... | May, 1851 | Jonathan B. Bunce..... | Chas. H. Lawrence. |
| Provident Savings..... | New York City..... | Feb. 25, 1876 | Sheppard Homans..... | Wm. E. Stevens. |
| State Mutual..... | Worcester, Mass..... | March 1844 | A. G. Bullock..... | Henry M. Witter. |
| Travelers' (Life & Accident)..... | Hartford, Conn..... | June 17, 1863 | James G. Batterson..... | Rodney Dennis. |
| Union Mutual..... | Portland, Me..... | July 17, 1848 | Fred E. Richards..... | J. Frank Lang. |
| United States Life..... | New York City..... | Feb., 1860 | George H. Burford..... | C. P. Fraleigh. |
| Washington Life..... | New York City..... | Jan., 1880 | W. A. Brewer, Jr..... | William Hartun. |
| FRATERNAL BENEFICIARY ASSO. | | | | |
| American Legion of Honor..... | Boston, Mass..... | Mar. 11, 1879 | John M. Gwinnell..... | Adam Warnock. |
| Catholic Benevolent Legion..... | Brooklyn, N. Y..... | Sept. 5, 1881 | John C. McGuire..... | John D. Carroll. |
| Christian Burden Bearers..... | Manchester, N. H..... | June 16, 1885 | Frank Burr..... | C. R. Crossett. |
| Equitable Aid Union..... | Columbus, Pa..... | Mar. 22, 1889 | Albert Morgan..... | J. W. Merritt. |
| Golden Cross, United Order..... | Knoxville, Tenn..... | July 4, 1876 | Fessenden I. Day..... | W. R. Cooper. |
| Good Fellows, Royal Society..... | Boston, Mass..... | Feb. 23, 1882 | W. R. Spooner..... | O. L. F. Luthen. |
| Independent Order Foresters..... | Toronto, Can..... | July, 1881 | Oronhyatikha..... | J. A. McGillivray. |
| Knights of Columbus..... | New Haven, Conn..... | Mar. 20, 1882 | J. J. Phelan..... | Daniel Colwell. |
| Knights of Honor..... | St. Louis, Mo..... | June 20, 1884 | Marsden Bellamy..... | B. F. Nelson. |
| Knights and Ladies of Honor..... | Indianapolis, Ind..... | Sept. 6, 1887 | L. B. Lockhard..... | C. W. Harvey. |
| Knights of Pythias..... | Chicago, Ill..... | Oct. 5, 1875 | J. A. Hinsey..... | H. B. Stolte. |
| Locomotive Engineers..... | Cleveland, Ohio..... | ..... | A. H. Youngson..... | H. C. Hayes. |
| Merrimack County Odd Fellows..... | Concord, N. H..... | ..... | Horace A. Brown..... | John W. Bourlet. |
| New England Order of Protection..... | Boston, Mass..... | Nov. 12, 1887 | Henry W. Oakes..... | D. M. Frye. |
| New Hampshire Odd Fellows..... | Manchester, N. H..... | ..... | John A. Glidden..... | S. C. Gould. |
| Northern Mutual Relief..... | Boston, Mass..... | Sept. 19, 1883 | George R. Kelso..... | Walter Wright. |
| Pilgrim Fathers, United Order..... | Lawrence, Mass..... | Mar. 15, 1879 | John L. Bates..... | James E. Shepard. |
| Provident Mutual Relief..... | Concord, N. H..... | July 26, 1878 | Benjamin F. Prescott..... | A. C. Hardy. |
| Royal Arcanum..... | Boston, Mass..... | Nov. 5, 1877 | Chill W. Hazzard..... | W. O. Robson. |
| Royal Templars of Temperance..... | Buffalo, N. Y..... | June 23, 1880 | L. R. Sanborn..... | E. B. Rew. |

TABLE No. 39.—Continued.

| FRATERNAL BENEFICIARY ASSO. | Location. | Date of organization or admission. | OFFICERS. | |
|--|------------------------|------------------------------------|------------------------|-------------------|
| | | | President. | Secretary. |
| Scottish Clans | Boston, Mass. | May 11, 1899 | Walter Scott, Jr. | Peter Kerr. |
| Sons of Temperance, Nat'l Mutual | Washington, D. C. | June 25, 1879 | Benjamin R. Jewell. . | F. M. Bradley. |
| United American Mechanics | Philadelphia, Pa. | June 11, 1892 | W. N. Simons | John Server. |
| United Friends | Poughkeepsie, N. Y. . | Dec. 2, 1881 | S. L. Malcolm | O. M. Shedd. |
| United Workmen, Ancient Order. . | Boston, Mass. | Feb. 9, 1883 | Edward Mitchell. | J. Edward Burt. |
| United States Benevolent Society. . | Saginaw, Mich. | March, 1891 | Wm. F. Pearson | J. B. Fletcher. |
| ASSESSMENT LIFE INS. COMP'S. | | | | |
| Hartford Life & Annuity | Hartford, Conn. | May, 1896 | R. B. Parker | Stephen Ball. |
| Massachusetts Benefit Life. | Boston, Mass. | Feb. 8, 1878 | G. A. Litchfield | E. S. Litchfield. |
| Mutual Reserve Fund Life. | New York City. | Feb. 9, 1881 | E. B. Harper | Chas. W. Camp. |
| Northwestern Masonic Aid. | Chicago, Ill. | June 27, 1874 | D. J. Avery | C. A. Capwell. |

TABLE No 40.
Premiums received by Insurance Companies of other States and Countries doing business in New Hampshire during the year 1894, Tax thereon, and Date of Admission.

| FIRE INSURANCE COMPANIES. | Date of admission to New Hampshire. | Amount insured. | Premiums received. | Tax of one per cent. thereon. |
|---|-------------------------------------|-----------------|--------------------|-------------------------------|
| <i>Ætna, Hartford.</i> | Dec. 30, 1899 | \$3,361,350.00 | \$47,201.38 | \$472.91 |
| Agricultural, Watertown, N. Y. | May 22, 1894 | 132,600.00 | 1,588.86 | 15.89 |
| American, Boston..... | Nov. 9, 1891 | 175,458.00 | 1,965.32 | 19.95 |
| American, Newark..... | Nov. 30, 1889 | 175,108.00 | 1,882.42 | 18.32 |
| American Fire, New York..... | Feb. 15, 1890 | 390,097.00 | 6,235.56 | 62.36 |
| British America, Toronto..... | Dec. 31, 1889 | 73,798.00 | 1,640.39 | 16.40 |
| Caledonian, Edinburgh..... | Oct. 20, 1890 | 612,422.00 | 9,752.81 | 97.53 |
| Commercial Union, London..... | Dec. 7, 1889 | 882,461.00 | 16,188.58 | 161.89 |
| Connecticut, Hartford..... | Sept. 22, 1893 | 442,800.00 | 6,443.67 | 64.44 |
| Continental, New York..... | March 24, 1891 | 1,084,525.00 | 14,646.06 | 149.46 |
| Fire Association, Philadelphia..... | April 8, 1890 | 483,998.00 | 7,797.92 | 77.98 |
| Fireman's Fund, San Francisco..... | Dec. 31, 1889 | 518,653.72 | 7,243.47 | 72.43 |
| Fitchburg Mutual, Mass..... | May 23, 1889 | 1,177,923.17 | 16,417.65 | 164.18 |
| Hartford Fire, Conn..... | March 12, 1890 | 926,633.00 | 15,199.51 | 151.40 |
| Home, New York..... | Feb. 1, 1892 | 1,783,875.00 | 16,956.44 | 169.56 |
| Imperial, London..... | Dec. 2, 1889 | 526,156.00 | 9,581.51 | 95.82 |
| Insurance Company of North America, Pa..... | Dec. 6, 1889 | 2,044,777.00 | 32,583.70 | 325.84 |
| Lancashire, Manchester..... | March 19, 1892 | 544,142.00 | 8,455.50 | 84.55 |
| Liverpool & London & Globe, Liverpool..... | Dec. 20, 1889 | 1,170,690.00 | 15,375.81 | 153.76 |

TABLE No. 39.—Continued.

| FRATERNAL BENEFICIARY ASSO. | Location. | Date of organization or admission. | OFFICERS. | |
|------------------------------------|------------------------|------------------------------------|------------------------|-------------------|
| | | | President. | Secretary. |
| Scottish Clans | Boston, Mass..... | May 11, 1889 | Walter Scott, Jr..... | Peter Kerr. |
| Sons of Temperance, Nat'l Mutual. | Washington, D. C. | June 25, 1879 | Benjamin R. Jewell.. | F. M. Bradley. |
| United American Mechanics | Philadelphia, Pa..... | June 11, 1892 | W. N. Simons | John Server. |
| United Friends | Poughkeepsie, N. Y.. | Dec. 2, 1881 | S. L. Malcolm | O. M. Shedd. |
| United Workmen, Ancient Order... | Boston, Mass..... | Feb. 9, 1883 | Edward Mitchell..... | J. Edward Burtt. |
| United States Benevolent Society.. | Saginaw, Mich..... | March, 1891 | Wm. F. Pearson..... | J. B. Fitcher. |
| ASSESSMENT LIFE INS. COMP'S. | | | | |
| Hartford Life & Annuity | Hartford, Conn..... | May, 1866 | R. B. Parker..... | Stephen Ball. |
| Massachusetts Benefit Life..... | Boston, Mass..... | Feb. 8, 1878 | G. A. Litchfield | E. S. Litchfield. |
| Mutual Reserve Fund Life..... | New York City..... | Feb. 9, 1881 | E. B. Harper | Chas. W. Camp. |
| Northwestern Masonic Aid..... | Chicago, Ill. | June 27, 1874 | D. J. Avery..... | C. A. Capwell. |

TABLE No 40.
Premiums received by Insurance Companies of other States and Countries doing business in New Hampshire during the year 1884, Tax thereon, and Date of Admission.

| FIRE INSURANCE COMPANIES. | Date of admission to New Hampshire. | Amount insured. | Premiums received. | Tax of one per cent. thereon. |
|---|-------------------------------------|-----------------|--------------------|-------------------------------|
| 1. Hartford..... | Dec. 30, 1889 | \$3,381,350.00 | \$47,291.88 | \$472.91 |
| 2. Mutual, Watertown, N. Y..... | May 22, 1894 | 132,600.00 | 1,598.86 | 15.89 |
| 3. American, Boston..... | Nov. 9, 1891 | 175,458.00 | 1,985.32 | 19.85 |
| 4. American, Newark..... | Nov. 30, 1889 | 175,108.00 | 1,832.43 | 18.32 |
| 5. American Fire, New York..... | Feb. 15, 1890 | 330,097.00 | 6,235.56 | 62.36 |
| 6. British America, Toronto..... | Dec. 31, 1889 | 73,799.00 | 1,640.39 | 16.40 |
| 7. Caledonian, Edinburgh..... | Oct. 20, 1890 | 612,422.00 | 9,752.81 | 97.53 |
| 8. Commercial Union, London..... | Dec. 7, 1890 | 882,461.00 | 16,188.58 | 161.89 |
| 9. Connecticut, Hartford..... | Sept. 22, 1893 | 442,800.00 | 6,443.67 | 64.44 |
| 10. Continental, New York..... | March 24, 1891 | 1,034,525.00 | 14,946.06 | 149.46 |
| 11. Fire Association, Philadelphia..... | April 8, 1890 | 483,696.00 | 7,797.92 | 77.98 |
| 12. Fireman's Fund, San Francisco..... | Dec. 31, 1890 | 518,653.72 | 7,243.47 | 72.43 |
| 13. Fitchburg Mutual, Mass..... | May 23, 1890 | 1,177,023.17 | 16,417.65 | 164.18 |
| 14. Hartford Fire, Conn..... | March 12, 1890 | 926,653.00 | 15,139.51 | 151.40 |
| 15. Home, New York..... | Feb. 1, 1892 | 1,783,875.00 | 16,956.44 | 169.56 |
| 16. Imperial, London..... | Dec. 2, 1899 | 526,156.00 | 9,581.51 | 95.82 |
| 17. Insurance Company of North America, Pa..... | Dec. 6, 1889 | 2,044,777.00 | 32,583.70 | 325.84 |
| 18. Lancashire, Manchester..... | March 19, 1892 | 544,142.00 | 8,456.50 | 84.55 |
| 19. Liverpool & London & Globe, Liverpool..... | Dec. 20, 1889 | 1,170,630.00 | 15,375.81 | 153.76 |

TABLE No. 39.—Continued.

| FRATERNAL BENEFICIARY ASSO. | Location. | Date of organization or admission. | OFFICERS. | |
|--|--------------------------|------------------------------------|--------------------------|-------------------|
| | | | President. | Secretary. |
| Scottish Clans | Boston, Mass. | May 11, 1889 | Walter Scott, Jr. | Peter Kerr. |
| Sons of Temperance, Nat'l Mutual | Washington, D. C. | June 25, 1879 | Benjamin R. Jewell. | F. M. Bradley. |
| United American Mechanics | Philadelphia, Pa. | June 11, 1892 | W. N. Simons | John Server. |
| United Friends | Poughkeepsie, N. Y. | Dec. 2, 1881 | S. L. Malcolm | O. M. Shedd. |
| United Workmen, Ancient Order. | Boston, Mass. | Feb. 9, 1883 | Edward Mitchell. | J. Edward Burt. |
| United States Benevolent Society .. | Saginaw, Mich. | March, 1891 | Wm. F. Pearson | J. B. Pitcher. |
| ASSESSMENT LIFE INS. COMP'S. | | | | |
| Hartford Life & Annuity | Hartford, Conn. | May, 1866 | R. B. Parker. | Stephen Ball. |
| Massachusetts Benefit Life | Boston, Mass. | Feb. 8, 1878 | G. A. Litchfield | E. S. Litchfield. |
| Mutual Reserve Fund Life | New York City | Feb. 9, 1881 | E. B. Harper | Chas. W. Camp. |
| Northwestern Masonic Aid | Chicago, Ill. | June 27, 1874 | D. J. Avery | C. A. Capwell. |

TABLE No 40.
Premiums received by Insurance Companies of other States and Countries doing business in New Hampshire during the year 1894, Tax thereon, and Date of Admission.

| FIRE INSURANCE COMPANIES. | Date of admission to New Hampshire. | Amount insured. | Premiums received. | Tax of one per cent. thereon. |
|---|-------------------------------------|-----------------|--------------------|-------------------------------|
| <i>Ætna, Hartford.</i> | Dec. 30, 1889 | \$8,801,850.00 | \$47,201.38 | \$472.91 |
| Agricultural, Watertown, N. Y..... | May 22, 1894 | 132,600.00 | 1,588.86 | 15.89 |
| American, Boston..... | Nov. 9, 1891 | 175,458.00 | 1,995.32 | 19.95 |
| American, Newark..... | Nov. 30, 1889 | 175,108.00 | 1,832.42 | 18.32 |
| American Fire, New York..... | Feb. 15, 1890 | 380,097.00 | 6,235.56 | 62.36 |
| British America, Toronto..... | Dec. 31, 1889 | 73,798.00 | 1,640.39 | 16.40 |
| Caledonian, Edinburgh..... | Oct. 20, 1890 | 612,422.00 | 9,752.81 | 97.53 |
| Commercial Union, London..... | Dec. 7, 1889 | 882,461.00 | 16,188.58 | 161.89 |
| Connecticut, Hartford..... | Sept. 22, 1893 | 442,800.00 | 6,443.67 | 64.44 |
| Continental, New York..... | March 24, 1891 | 1,034,525.00 | 14,946.08 | 149.46 |
| Fire Association, Philadelphia..... | April 8, 1890 | 483,666.00 | 7,797.92 | 77.98 |
| Fireman's Fund, San Francisco..... | Dec. 31, 1889 | 518,653.72 | 7,243.47 | 72.43 |
| Fitchburg Mutual, Mass..... | May 23, 1889 | 1,177,023.17 | 16,417.65 | 164.18 |
| Hartford Fire, Conn..... | March 12, 1890 | 926,683.00 | 15,199.51 | 151.40 |
| Home, New York..... | Feb. 1, 1892 | 1,783,875.00 | 16,956.44 | 169.56 |
| Imperial, London..... | Dec. 2, 1889 | 594,156.00 | 9,581.51 | 95.82 |
| Insurance Company of North America, Pa..... | Dec. 6, 1889 | 2,044,777.00 | 32,583.70 | 325.84 |
| Lancashire, Manchester..... | March 16, 1892 | 544,142.00 | 8,456.50 | 84.55 |
| Liverpool & London & Globe, Liverpool..... | Dec. 20, 1889 | 1,170,690.00 | 15,375.81 | 153.76 |

STATISTICAL TABLES.

TABLE. No. 40—Continued.

| FIRE INSURANCE COMPANIES.—Continued. | Date of admission to New Hampshire. | Amount insured. | Premiums received. | Tax of one per cent. thereon. |
|---|-------------------------------------|-----------------|--------------------|-------------------------------|
| London & Lancashire, Liverpool..... | Nov. 21, 1889 | \$941,903.00 | \$13,470.29 | \$134.70 |
| Manchester Fire, England..... | June 3, 1891 | 1,321,825.35 | 20,327.75 | 203.28 |
| Mercantile Fire & Marine Boston..... | July 23, 1891 | 242,394.00 | 2,641.35 | 26.41 |
| Merchants', Newark..... | Jan. 24, 1894 | 184,160.00 | 1,961.39 | 19.61 |
| Merchants & Farmers', Worcester..... | Dec. 3, 1890 | 345,686.00 | 4,653.33 | 46.53 |
| National Fire, Hartford..... | Dec. 31, 1889 | 1,040,508.00 | 15,249.29 | 152.49 |
| Niagara, New York..... | Nov. 7, 1891 | 481,984.00 | 9,898.52 | 98.99 |
| North British & Mercantile, London..... | Jan. 18, 1890 | 786,814.00 | 11,818.73 | 118.19 |
| Northern Assurance, London..... | Jan. 29, 1890 | 498,923.00 | 7,362.85 | 73.63 |
| Norwich Union, England..... | Dec. 31, 1889 | 412,118.00 | 4,949.60 | 49.50 |
| Orient, Hartford..... | Dec. 9, 1890 | 879,984.00 | 15,761.92 | 157.62 |
| Palatine, Manchester..... | Feb. 10, 1893 | 398,691.00 | 6,313.15 | 63.13 |
| Pennsylvania, Philadelphia..... | Aug. 1, 1890 | 508,070.98 | 9,315.08 | 93.15 |
| Phoenix, Brooklyn..... | Dec. 3, 1889 | 1,578,615.00 | 19,576.59 | 196.77 |
| Phoenix, Hartford..... | Jan. 7, 1892 | 1,218,712.00 | 16,538.00 | 165.38 |
| Phoenix Assurance, London..... | Dec. 5, 1889 | 410,550.01 | 5,902.97 | 59.03 |
| Providence Mutual, R. I..... | Dec. 22, 1893 | 168,500.00 | 1,915.52 | 19.16 |
| Providence Washington, R. I..... | Feb. 1, 1890 | 354,831.00 | 3,904.58 | 39.05 |
| Queen Insurance Company of America, New York..... | Oct. 7, 1891 | 638,054.00 | 10,903.91 | 109.04 |
| Royal, Liverpool..... | Aug. 1, 1890 | 1,481,665.89 | 25,739.32 | 257.39 |
| Scottish Union and National, Edinburgh..... | Feb. 20, 1892 | 966,944.00 | 11,378.60 | 113.80 |
| Springfield Fire & Marine, Mass..... | Dec. 11, 1889 | 810,996.00 | 11,311.83 | 113.12 |
| Sun Insurance Office, London..... | Feb. 1, 1890 | 563,284.00 | 5,824.64 | 58.25 |
| Traders & Mechanics', Lowell..... | Sept. 4, 1890 | 596,103.00 | 8,067.27 | 80.67 |
| United States Fire, New York..... | May 27, 1892 | 184,400.00 | 2,071.50 | 20.72 |
| Western Assurance, Toronto..... | Nov. 2, 1891 | 383,268.00 | 6,408.91 | 64.04 |

TABLE No. 40.—Continued.

| FIDELITY AND CASUALTY COMPANIES. | Date of admission to New Hampshire. | Amount insured. | Premiums received. | Tax of one per cent. thereon. |
|---|-------------------------------------|-----------------|--------------------|-------------------------------|
| Ætna Life (Accident Department)..... | 1891 | \$222,500.00 | \$1,532.34 | \$15.32 |
| American Surety..... | 1886 | 475,000.00 | 2,569.57 | 25.70 |
| City Trust, Safe Dep. and Surety..... | 1894 | 110,000.00 | 575.00 | 5.75 |
| Employers' Liability..... | 1887 | 1,092,449.00 | 4,855.33 | 48.55 |
| Fidelity and Casualty Company..... | 1886 | 1,157,974.33 | 5,804.60 | 58.05 |
| Guarantee Company of North America..... | 1886 | 87,000.00 | 383.00 | 3.83 |
| Guarantors' Liability Indemnity..... | 1894 | 20,000.00 | 500.00 | 5.00 |
| Hartford Steam Boiler..... | 1886 | 946,500.00 | 10,373.24 | 103.73 |
| Lloyd's Plate Glass..... | 1891 | 84,657.14 | 2,208.48 | 22.08 |
| London Guarantee and Accident..... | 1892 | 330,100.00 | 1,398.75 | 13.87 |
| Standard Life and Accident..... | 1890 | 1,174,500.00 | 3,630.99 | 36.31 |
| Travelers' (Accident Department)..... | 1888 | 3,907,250.00 | 27,582.64 | 275.83 |
| Union Casualty and Surety..... | 1883 | 320,000.00 | 3,030.97 | 30.31 |
| LIFE INSURANCE COMPANIES. | | | | |
| Ætna Life..... | 1868 | 106,442.00 | 41,626.04 | 416.26 |
| Connecticut General..... | 1869 | 78,270.00 | 10,757.80 | 107.58 |
| Connecticut Mutual..... | 1868 | 68,500.00 | 32,901.10 | 329.01 |
| Equitable Life..... | 1868 | 166,355.00 | 33,770.64 | 337.71 |
| Manhattan Life..... | 1868 | 11,000.00 | 4,893.44 | 48.93 |
| Massachusetts Mutual..... | 1868 | 369,777.00 | 108,168.29 | 1,081.68 |
| Metropolitan..... | 1869 | 112,500.00 | 98,093.07 | 980.93 |
| Mutual Benefit..... | 1870 | 88,792.00 | 16,228.81 | 162.29 |
| Mutual Life..... | 1869 | 1,146,672.00 | 263,271.39 | 2,632.71 |
| National Life..... | 1868 | 356,500.00 | 48,383.58 | 483.84 |

TABLE No. 40.—*Concluded.*

| LIFE INSURANCE COMPANIES.— <i>Continued.</i> | Date of admission to New Hampshire. | Amount insured. | Premiums received. | Tax of one per cent. thereon. |
|--|-------------------------------------|-----------------|--------------------|-------------------------------|
| New England Mutual..... | 1868 | \$21,544.00 | \$2,273.93 | \$22.74 |
| New York Life..... | 1869 | 220,500.00 | 46,881.17 | 468.81 |
| Northwestern Mutual..... | 1876 | 130,302.00 | 51,363.36 | 513.63 |
| Penn Mutual..... | 1880 | 112,500.00 | 28,518.92 | 285.19 |
| Phoenix Mutual..... | 1869 | 155,280.00 | 34,139.28 | 341.39 |
| Provident Savings..... | 1875 | 237,326.00 | 7,597.00 | 76.97 |
| State Mutual..... | 1869 | 121,519.00 | 17,346.42 | 173.46 |
| Travelers' (Life Department)..... | 1898 | 18,106.00 | 6,938.13 | 69.58 |
| Union Mutual..... | 1869 | 314,692.14 | 26,423.60 | 264.24 |
| United States Life..... | 1870 | 124,100.00 | 2,392.25 | 23.92 |
| Washington Life..... | 1869 | 35,000.00 | 1,454.73 | 14.55 |
| COMPANIES WITHDRAWING DURING 1894. | | | | |
| Dwelling House, Boston..... |  | ..... | 1,375.64 | 13.76 |
| Guardian, London..... |  | ..... | 2,116.62 | 21.17 |
| Massachusetts Mutual..... |  | ..... | 6,916.47 | 69.16 |
| | | \$47,701,816.71 | \$1,450,036.80 | \$14,500.37 |

NEW HAMPSHIRE
TOWN MUTUAL
FIRE INSURANCE COMPANIES.

ABSTRACTS OF ANNUAL REPORTS, WITH DETAILED STATEMENTS
OF RESOURCES AND LIABILITIES, FOR THE YEAR ENDING
DECEMBER 31, 1894.

[These companies charge no cash premium, but rely entirely upon assessments on deposit notes to pay losses and running expenses. The business of the Town Mutuals is generally confined to the limits of the town, and their risks are upon dwellings, farm buildings, and their contents principally.]

BARNSTEAD MUTUAL FIRE INSURANCE COMPANY.

RUFUS L. FOSS, *President.*CHARLES E. WALKER, *Secretary.*

ASSETS, DEC. 31, 1894.

| | |
|-------------------------------|--------|
| Cash in company's office..... | \$0.31 |
|-------------------------------|--------|

LIABILITIES.

None.

INCOME.

| | |
|---|---------|
| Received from premiums and policy fees..... | \$68.33 |
|---|---------|

EXPENDITURES.

| | |
|--|----------------|
| Paid for salaries and fees of officers and employes..... | \$25.00 |
| borrowed money and interest..... | 13.77 |
| incidental expenses..... | 24.25 |
| filing annual statement..... | 5.00 |
| Gross cash expenditures | <u>\$68.02</u> |

GENERAL ITEMS.

| | <i>Amount.</i> | <i>Prem. Notes.</i> |
|---|----------------|---------------------|
| Risks outstanding Dec. 31, 1893..... | \$128,308.00 | \$7,700.53 |
| Risks written during the year..... | 22,950.00 | 1,377.00 |
| Total..... | \$151,258.00 | \$9,077.53 |
| Risks terminated during the year..... | 19,450.00 | 1,167.00 |
| Amount in force Dec. 31, 1894..... | \$131,808.00 | \$7,910.53 |
| Date of last assessment, Dec. 17, 1892. Amount collected... | | 1,189.00 |
| Largest sum insured in a single risk | | 1,500.00 |
| Rates charged for insurance: | | |
| Premium note, six per cent. of amount insured. | | |
| Cash premium, three per cent. of premium note. | | |
| Policy fee, one dollar. | | |

BEDFORD MUTUAL FIRE INSURANCE COMPANY.

HENRY L. PEASLEE, *President.*SILAS A. RIDDLE, *Secretary.*

ASSETS, DEC. 31, 1894.

| | |
|-------------------------------|-----------------|
| Cash in company's office..... | \$11.41 |
| Cash deposited in banks..... | 188.52 |
| Gross assets..... | <u>\$199.93</u> |

LIABILITIES.

| | |
|---|---------|
| Due officers for services and expenses..... | \$10.00 |
|---|---------|

INCOME.

| | |
|---|----------------|
| Received from premiums and policy fees..... | \$32.16 |
| Interest from all sources..... | 7.81 |
| Gross cash income..... | <u>\$39.97</u> |

EXPENDITURES.

| | |
|--|----------------|
| Paid for salaries and fees of officers and employes..... | \$10.00 |
| filing annual statement..... | 5.00 |
| Gross cash expenditures..... | <u>\$15.00</u> |

GENERAL ITEMS.

| | <i>Amount.</i> | <i>Prem. Notes.</i> |
|---|--------------------|---------------------|
| Risks outstanding Dec. 31, 1893..... | \$39,300.00 | \$10,449.00 |
| Risks written during the year..... | 9,400.00 | 1,072.00 |
| Total..... | <u>\$98,700.00</u> | <u>11,521.00</u> |
| Risks terminated during the year..... | 13,000.00 | 1,718.00 |
| Amount in force Dec. 31, 1894..... | <u>\$85,700.00</u> | <u>\$9,803.00</u> |
| Date of last assessment, Aug. 14, 1893. Amount collected... | | 1,097.70 |
| Largest sum insured in a single risk..... | | 2,000.00 |
| Rates charged for insurance: | | |
| Premium note, ten to twelve per cent. of amount insured. | | |
| Cash premium, three per cent. of premium note. | | |
| Policy fee, twenty-five cents. | | |

BOW MUTUAL FIRE INSURANCE COMPANY.

RHODOLPHUS GREEN, *President.*LEWIS PAGE, *Secretary.*

ASSETS DEC. 31, 1894.

| | |
|-------------------------------|--------|
| Cash in company's office..... | \$9.02 |
|-------------------------------|--------|

LIABILITIES.

None.

INCOME.

| | |
|---|----------------|
| Received from premiums and policy fees..... | \$23.00 |
| assessments on premium notes..... | 3.68 |
| Gross cash income..... | <u>\$26.68</u> |

EXPENDITURES.

| | |
|--|----------------|
| Paid for salaries and fees of officers and employés..... | \$12.16 |
| incidental expenses..... | .50 |
| filing annual statement..... | 5.00 |
| Gross cash expenditures..... | <u>\$17.66</u> |

GENERAL ITEMS.

| | <i>Amount.</i> | <i>Prem. Notes.</i> |
|---|--------------------|---------------------|
| Risks outstanding Dec. 31, 1893..... | \$78,944.50 | \$3,697.22 |
| Risks written during the year..... | 12,700.00 | 635.00 |
| Total..... | <u>\$86,644.50</u> | <u>\$4,332.22</u> |
| Risks terminated during the year..... | 10,225.00 | 511.25 |
| Amount in force Dec. 31, 1894..... | <u>\$76,419.50</u> | <u>\$3,820.97</u> |
| Date of last assessment, Sept. 1, 1893. Amount collected... | | 249.29 |
| Largest sum insured in a single risk..... | | 1,500.00 |
| Rates charged for insurance: | | |
| Premium note, five per cent. of amount insured. | | |
| Cash premium, three per cent. of premium note. | | |
| Policy fee, twenty-five cents. | | |

. CANDIA MUTUAL FIRE INSURANCE COMPANY.

FRANCIS D. ROWE, *President*.MOSES F. EMERSON, *Secretary*.

ASSETS, DEC. 31, 1894.

| | |
|-------------------------------|-----------------|
| Cash in company's office..... | \$16.00 |
| Cash deposited in banks..... | 120.40 |
| Interest due and accrued..... | 3.61 |
| Gross assets..... | <u>\$140.01</u> |

LIABILITIES.

None.

INCOME.

| | |
|---|---------|
| Received from premiums and policy fees..... | \$43.20 |
|---|---------|

EXPENDITURES.

| | |
|--|----------------|
| Paid for salaries and fees of officers and employes..... | \$15.50 |
| " incidental expenses..... | 1.70 |
| for filing annual statement..... | 5.00 |
| Gross cash expenditures..... | <u>\$22.20</u> |

GENERAL ITEMS.

| | <i>Amount.</i> | <i>Prem. Notes.</i> |
|---|---------------------|---------------------|
| Risks outstanding Dec. 31, 1893..... | \$92,700.00 | \$5,954.50 |
| Risks written during the year..... | 19,845.00 | 1,214.70 |
| Total..... | <u>\$112,605.00</u> | <u>\$7,169.20</u> |
| Risks terminated during the year..... | 19,125.00 | 1,177.75 |
| Amount in force Dec. 31, 1894..... | <u>\$93,480.00</u> | <u>\$5,991.45</u> |
| Date of last assessment, Oct. 4, 1892. Amount collected.... | | 182.64 |
| Largest sum insured in a single risk..... | | 2,000.00 |
| Rates charged for insurance: | | |
| Premium note, six to eight per cent. of amount insured. | | |
| Cash premium, two per cent. of premium note. | | |
| Policy fee, fifty cents. | | |

CANTERBURY MUTUAL FIRE INSURANCE COMPANY:

MYRON C. FOSTER, *President.*JOSEPH G. CLOUGH, *Secretary.*

ASSETS, DEC. 31, 1894.

| | |
|--|---------|
| Unpaid assessments on premium notes.. .. . | \$60.00 |
|--|---------|

LIABILITIES.

| | |
|---|----------------|
| Due for borrowed money and interest..... | \$70.54 |
| Due officers for services and expenses..... | 2.20 |
| Gross liabilities..... | <u>\$72.74</u> |

INCOME.

| | |
|---|-----------------|
| Received from premiums and policy fees..... | \$36.37 |
| assessments on premium notes..... | 100.00 |
| Gross cash income..... | <u>\$136.37</u> |

EXPENDITURES.

| | |
|---|------------------------|
| Paid for losses during year..... | \$100.00 |
| collecting assessments..... | 4.00 |
| return premiums..... | 1.62 |
| salaries and fees of officers and employes..... | 11.00 |
| making assessments..... | 2.00 |
| borrowed money and interest..... | 6.10 |
| incidental expenses..... | 8.85 |
| for filing annual statement..... | 5.00 |
| Gross cash expenditures | <u><u>\$138.57</u></u> |

GENERAL ITEMS.

| | Amount. | Prem. Notes |
|--------------------------------------|---------------------|-------------------|
| Risks outstanding Dec. 31, 1893..... | \$136,783.00 | \$8,048.06 |
| Risks written during the year..... | 21,700.00 | 1,268.50 |
| Total | <u>\$158,573.00</u> | <u>\$9,316.56</u> |
| Risks terminated during year..... | 17,025.00 | 998.75 |
| Amount in force Dec. 31, 1894..... | <u>\$141,548.00</u> | <u>\$8,317.81</u> |

| | |
|---|----------|
| Losses incurred during the year..... | \$100.00 |
| Assessments laid on premium notes..... | 160.00 |
| Date of last assessment, October, 1894. Amount collected... | 100.00 |
| Largest sum insured in a single risk..... | 2,000.00 |

Rates charged for insurance:

Premium note, five to six per cent. on amount insured.

Cash premium, two per cent. on premium note.

Policy fee, fifty cents.

**FARMERS' MUTUAL FIRE INSURANCE COMPANY.
FRANKLIN.**

HENRY A. WEYMOUTH, *President.* CHARLES N. EMERSON, *Secretary.*

ASSETS, DEC. 31, 1894.

| | |
|--|----------------|
| Cash in company's office..... | \$40.00 |
| Cash in the hands of agents, reported..... | 39.00 |
| Gross assets..... | <u>\$79.00</u> |

LIABILITIES.

| | |
|---------------------------------|----------|
| Losses adjusted and unpaid..... | \$775.00 |
|---------------------------------|----------|

INCOME.

| | |
|---|-----------------|
| Received from premiums and policy fees..... | \$183.88 |
| assessments on premium notes..... | 400.00 |
| Gross cash income..... | <u>\$583.88</u> |

EXPENDITURES.

| | |
|---|------------------------|
| Paid for losses during the year..... | \$373.00 |
| adjusting losses..... | 20.00 |
| commissions..... | 53.75 |
| salaries and fees of officers and employes..... | 21.50 |
| making assessments..... | 10.00 |
| incidental expenses..... | 15.50 |
| filing annual statement..... | 5.00 |
| Gross cash expenditures..... | <u><u>\$498.75</u></u> |

GENERAL ITEMS.

| | <i>Amount.</i> | <i>Prem. Notes.</i> |
|--|----------------|---------------------|
| Risks outstanding Dec. 31, 1893..... | \$145,899.00 | \$2,917.98 |
| Risks written during the year..... | 32,470.00 | 649.40 |
| Total..... | \$178,369.00 | \$3,567.38 |
| Risks terminated during the year..... | 118,915.00 | 2,378.30 |
| Amount in force Dec. 31, 1894..... | \$59,454.00 | \$1,189.08 |
| Losses incurred during the year..... | | 775.00 |
| Assessments laid on premium notes..... | | 842.60 |
| Date of last assessment, May 11, 1894. Amount collected... | | 400.00 |
| Largest sum insured in a single risk..... | | 1,600.00 |
| Rates charged for insurance: | | |
| Premium note, two per cent. of amount insured. | | |
| Cash premium, one half of one per cent. of premium note. | | |
| Policy fee, fifty cents. | | |

HOLLIS MUTUAL FIRE INSURANCE COMPANY.

EDWARD HARDY, *President.*CHARLES B. RICHARDSON, *Secretary.*

ASSETS, DEC. 31, 1894.

| | |
|-------------------------------|----------|
| Cash in company's office..... | \$25.44 |
| Cash deposited in banks..... | 104.46 |
| Interest due and accrued..... | 3.64 |
| Gross assets..... | \$133.54 |

LIABILITIES.

None.

INCOME.

| | |
|---|---------|
| Received from premiums and policy fees..... | \$48.42 |
|---|---------|

EXPENDITURES.

| | |
|--|---------|
| Paid for salaries and fees of officers and employés..... | \$22.50 |
| filing annual statement..... | 5.00 |
| Gross cash expenditures..... | \$27.50 |

GENERAL ITEMS.

| | <i>Amount.</i> | <i>Prem. Notes.</i> |
|--|----------------|---------------------|
| Risks outstanding Dec. 31, 1893..... | \$212,590.00 | \$12,886.80 |
| Risks written during the year..... | 43,260.00 | 2,591.70 |
| Total..... | \$255,850.00 | \$15,478.50 |
| Risks terminated during the year..... | 42,080.00 | 2,524.00 |
| Amount in force Dec. 31, 1894..... | \$213,770.00 | \$12,954.50 |
| Date of last assessment, July, 1892. Amount collected..... | | 2,630.54 |
| Largest sum insured in a single risk..... | | 2,000.00 |
| Rates charged for insurance: | | |
| Premium note, six to ten per cent. of amount insured. | | |
| Cash premium, one per cent. of premium note. | | |
| Policy fee, fifty cents. | | |

LOUDON MUTUAL FIRE INSURANCE COMPANY.

E. H. ROBINSON, *President.*LUCRATUS M. SANBORN, *Secretary.*

ASSETS, DEC. 31, 1894.

| | |
|------------------------------|----------|
| Cash deposited in banks..... | \$110.19 |
|------------------------------|----------|

LIABILITIES.

| | |
|--|--------|
| Due for borrowed money and interest..... | \$0.65 |
|--|--------|

INCOME.

| | |
|---|---------|
| Received from premiums and policy fees..... | \$34.46 |
|---|---------|

EXPENDITURES.

| | |
|---|---------|
| Paid for losses during the year..... | \$19.83 |
| salaries and fees of officers and employés..... | 29.00 |
| incidental expenses..... | 3.00 |
| filing annual statement..... | 5.00 |
| Gross cash expenditures..... | \$56.83 |

GENERAL ITEMS.

| | <i>Amount.</i> | <i>Prem. Notes.</i> |
|---|----------------|---------------------|
| Risks outstanding Dec. 31, 1893..... | \$76,610.00 | \$3,753.89 |
| Risks written during the year..... | 23,460.00 | 1,149.54 |
| Total..... | \$100,070.00 | \$4,903.43 |
| Risks terminated during the year..... | 16,710.00 | 818.79 |
| Amount in force Dec. 31, 1894..... | \$83,360.00 | \$4,084.64 |
| Losses incurred during the year..... | | 19.83 |
| Date of last assessment, July 9, 1888. Amount collected.... | | 271.17 |
| Largest sum insured in a single risk..... | | 2,000.00 |
| Rates charged for insurance: | | |
| Premium note, five per cent. of amount insured. | | |
| Cash premium, two per cent. of premium note. | | |
| Policy fee, fifty cents. | | |

 LYNDEBOROUGH MUTUAL FIRE INSURANCE
COMPANY.

NATHANIEL T. MCINTIRE, *President.* JOHN H. GOODRICH, *Secretary.*

 ASSETS, DEC. 31, 1894.

None.

LIABILITIES.

None.

INCOME.

| | |
|-----------------------------|---------|
| Received from premiums..... | \$23.49 |
|-----------------------------|---------|

EXPENDITURES.

| | |
|--|----------------|
| Paid for salaries and fees of officers and employés..... | \$7.50 |
| incidental expenses..... | 6.12 |
| filing annual statement..... | 5.00 |
| Gross cash expenditures..... | <u>\$18.62</u> |

GENERAL ITEMS.

| | <i>Amount.</i> | <i>Prem. Notes.</i> |
|---|----------------|---------------------|
| Risks outstanding Dec. 31, 1893..... | \$124,295.00 | \$7,457.70 |
| Risks written during the year..... | 15,800.00 | 948.00 |
| Total..... | \$140,095.00 | \$8,405.70 |
| Risks terminated during the year..... | 11,750.00 | 705.00 |
| Amount in force Dec. 31, 1894..... | \$128,345.00 | \$7,700.70 |
| Date of last assessment, Aug. 8, 1890. Amount collected.... | | 907.44 |
| Largest sum insured in a single risk..... | | 2,000.00 |
| Rates charged for insurance: | | |
| Premium note, six per cent. of amount insured. | | |
| Cash premium, three per cent. of premium note. | | |
| Policy fee, twenty-five cents. | | |

MILFORD MUTUAL FIRE INSURANCE COMPANY.

B. F. HUTCHINSON, *President.*F. W. RICHARDSON, *Secretary.*

ASSETS, DEC. 31, 1894.

| | |
|-------------------------------|------------|
| Cash in company's office..... | \$2,427.17 |
|-------------------------------|------------|

LIABILITIES.

None.

INCOME.

| | |
|---|----------|
| Received from premiums and policy fees..... | \$111.10 |
| from interest from all sources..... | 33.89 |
| Gross cash income..... | \$144.79 |

EXPENDITURES.

| | |
|--------------------------------------|---------|
| Paid for losses during the year..... | \$50.00 |
| for incidental expenses..... | 1.90 |
| for filing annual statement..... | 5.00 |
| Gross cash expenditures..... | \$56.90 |

GENERAL ITEMS.

| | <i>Amount.</i> | <i>Prem. Notes.</i> |
|--|----------------|---------------------|
| Risks outstanding Dec. 31, 1893 | \$166,430.00 | \$16,651.50 |
| Risks written during the year..... | 20,450.00 | 2,073.00 |
| Total..... | \$186,880.00 | \$18,724.50 |
| Risks terminated during the year..... | 15,200.00 | 1,548.00 |
| Amount in force Dec. 31, 1894..... | \$171,680.00 | \$17,176.50 |
| Losses incurred during the year..... | | 50.00 |
| Largest sum insured in a single risk..... | | 2,000.00 |
| Rates charged for insurance: | | |
| Premium note, ten per cent. of amount insured. | | |
| Cash premium, five per cent. of premium note. | | |
| Policy fee, seventy-five cents. | | |

NORTHWOOD MUTUAL FIRE INSURANCE COMPANY.

MOSES G. JAMES, *President.*SAMUEL S. JAMES, *Secretary.*

ASSETS, DEC. 31, 1894.

| | |
|---------------------------------------|---------|
| Cash in company's office..... | \$6.82 |
| Cash in hands of agents reported..... | 47.45 |
| Gross assets | \$53.57 |

LIABILITIES.

| | |
|---|----------|
| Due for borrowed money and interest..... | \$100.00 |
| Due officers for services and expenses..... | 10.00 |
| Gross liabilities..... | \$110.00 |

INCOME.

| | |
|---|------------|
| Received from premiums and policy fees..... | \$85.81 |
| assessments on premium notes..... | 1,939.90 |
| interest from all sources..... | 1.83 |
| notes surrendered..... | 100.00 |
| Gross cash income..... | \$2,127.54 |

EXPENDITURES.

| | |
|---|-------------------|
| Paid for losses during the year..... | \$2,095.00 |
| salaries and fees of officers and employes..... | 178.81 |
| incidental expenses..... | 21.00 |
| filing annual statement..... | 5.00 |
| Gross cash expenditures..... | <u>\$2,295.81</u> |

GENERAL ITEMS.

| | <i>Amount.</i> | <i>Prem. Notes.</i> |
|---|---------------------|---------------------|
| Risks outstanding Dec. 31, 1893..... | \$305,608.00 | \$16,776.40 |
| Risks written during the year..... | 38,255.00 | 2,127.15 |
| Total..... | <u>\$343,863.00</u> | <u>\$18,903.55</u> |
| Risks terminated during the year..... | 56,473.00 | 3,047.65 |
| Amount in force Dec. 31, 1894..... | <u>\$287,390.00</u> | <u>\$15,855.90</u> |
| Losses incurred during the year..... | | 2,095.00 |
| Assessments laid on premium notes..... | | 1,987.85 |
| Date of last assessment, April 2, 1894. Amount collected... | | 1,322.71 |
| Largest sum insured in a single risk..... | | 2,000.00 |
| Rates charged for insurance: | | |
| Premium note, five per cent. of amount insured. | | |
| Cash premium, three per cent. of premium note. | | |
| Policy fee, fifty cents. | | |

ORFORD MUTUAL FIRE INSURANCE COMPANY.JOHN BICKFORD, *President.*BENJAMIN F. TRUSSELL, *Secretary.***ASSETS, DEC. 31, 1894.**

| | |
|-------------------------------|---------|
| Cash in company's office..... | \$20.15 |
|-------------------------------|---------|

LIABILITIES.

None.

INCOME.

| | |
|---|---------|
| Received from premiums and policy fees..... | \$36.83 |
|---|---------|

EXPENDITURES.

| | |
|--|----------------|
| Paid for salaries and fees of officers and employes..... | \$34.00 |
| incidental expenses..... | .22 |
| filing annual statement..... | 5.00 |
| Gross cash expenditures..... | <u>\$39.22</u> |

GENERAL ITEMS.

| | <i>Amount.</i> | <i>Prem. Notes.</i> |
|--|------------------|---------------------|
| Risks outstanding Dec. 31, 1893..... | \$109,495.00 | \$5,801.50 |
| Risks written during the year..... | <u>17,560.00</u> | <u>878.00</u> |
| Total..... | \$127,055.00 | \$6,679.50 |
| Risks terminated during the year..... | <u>10,920.00</u> | <u>546.00</u> |
| Amount in force Dec. 31, 1894..... | \$116,135.00 | \$6,133.50 |
| Date of last assessment, June 10, 1891. Amount collected.. | | 568.75 |
| Largest sum insured in a single risk..... | | 2,000.00 |
| Rates charged for insurance: | | |
| Premium note, five to six per cent. of amount insured. | | |
| Cash premium, three per cent. of premium note. | | |
| Policy fee, fifty cents. | | |

PIERMONT MUTUAL FIRE INSURANCE COMPANY.H. H. PALMER, *President.*AARON BARTON, *Secretary.***ASSETS, DEC. 31, 1894.**

| | |
|-------------------------------|---------|
| Cash in company's office..... | \$66.63 |
|-------------------------------|---------|

LIABILITIES.

None.

INCOME.

| | |
|---|---------|
| Received from premiums and policy fees..... | \$79.69 |
|---|---------|

EXPENDITURES.

| | |
|---|----------------|
| Paid for losses during the year..... | \$1.50 |
| commissions..... | 3.00 |
| salaries and fees of officers and employes..... | 56.30 |
| incidental expenses..... | .50 |
| filing annual statement..... | 5.00 |
| Gross cash expenditures. | <u>\$66.30</u> |

GENERAL ITEMS.

| | <i>Amount.</i> | <i>Prem. Notes.</i> |
|--|----------------|---------------------|
| Risks outstanding Dec. 31, 1893..... | \$184,055.00 | \$9,084.17 |
| Risks written during the year..... | 28,715.00 | 2,060.52 |
| Total | \$162,770.00 | \$11,144.69 |
| Risks terminated during the year..... | 25,655.00 | 1,638.95 |
| Amount in force Dec. 31, 1894..... | \$187,115.00 | \$9,505.74 |
| Losses incurred during the year..... | | 1.50 |
| Date of last assessment, June 23, 1890. Amount collected.. | | 2,218.37 |
| Largest sum insured in a single risk..... | | 2,500.00 |
| Rates charged for insurance: | | |
| Premium note, five to twenty per cent. of amount insured. | | |
| Cash premium, three per cent. of premium note. | | |
| Policy fee, fifty cents. | | |

SANBORNTON MUTUAL FIRE INSURANCE COMPANY.

JONATHAN M. TAYLOR, *President.* HERBERT J. L. BODWELL, *Secretary.*

ASSETS, DEC. 31, 1894.

| | |
|-------------------------------|------------|
| Cash in company's office..... | \$124.17 |
| Cash deposited in banks..... | 1,048.07 |
| Interest due and accrued..... | 29.07 |
| Gross assets..... | \$1,201.31 |

LIABILITIES.

None.

INCOME.

| | |
|---|----------|
| Received from premiums and policy fees..... | \$135.60 |
| interest from all sources..... | 29.07 |
| Gross cash income..... | \$164.67 |

EXPENDITURES.

| | |
|---|---------|
| Paid for losses during the year..... | \$4.00 |
| return premiums..... | 17.27 |
| salaries and fees of officers and employes..... | 21.10 |
| filing annual statement..... | 5.00 |
| Gross cash expenditures..... | \$47.37 |

GENERAL ITEMS.

| | <i>Amount.</i> | <i>Prem. Notes.</i> |
|--|----------------|---------------------|
| Risks outstanding Dec. 31, 1894..... | \$140,872.00 | \$7,043.60 |
| Risks written during the year..... | 27,117.00 | 1,355.85 |
| Total..... | \$167,989.00 | \$8,399.45 |
| Risks terminated during the year..... | 27,340.00 | 1,387.00 |
| Amount in force Dec. 31, 1894..... | \$140,649.00 | \$7,032.45 |
| Losses incurred during the year..... | | 4.00 |
| Largest sum insured in a single risk..... | | 2,500.00 |
| Rates charged for insurance: | | |
| Premium note, five per cent. of amount insured. | | |
| Cash premium, one half of one per cent. of amount insured. | | |
| Policy fee, twenty-five cents. | | |

STRAFFORD MUTUAL FIRE INSURANCE COMPANY.

MARK F. FOSS, *President.*GEORGE F. JOHNSON, *Secretary.*

ASSETS, DEC. 31, 1894.

| | |
|-------------------------------|----------|
| Cash in company's office..... | \$46.78 |
| Cash deposited in banks..... | 100.00 |
| Gross assets..... | \$146.78 |

LIABILITIES.

| | |
|---------------------------------|---------|
| Losses adjusted and unpaid..... | \$18.00 |
|---------------------------------|---------|

INCOME.

| | |
|---|----------|
| Received from premiums and policy fees..... | \$197.56 |
| assessments on premium notes..... | 18.24 |
| Gross cash income..... | \$215.80 |

EXPENDITURES.

| | |
|---|---------|
| Paid for collecting assessments..... | \$17.25 |
| salaries and fees of officers and employes..... | 58.91 |
| filing annual statement..... | 5.00 |
| Gross cash expenditures..... | \$81.16 |

GENERAL ITEMS.

| | <i>Amount.</i> | <i>Prem. Notes.</i> |
|--|----------------|---------------------|
| Risks outstanding Dec. 31, 1893..... | \$132,150.00 | \$7,604.75 |
| Risks written during the year..... | 85,107.00 | 4,899.17 |
| Total..... | \$217,257.00 | \$12,503.92 |
| Risks terminated during the year..... | 80,690.00 | 4,544.90 |
| Amount in force Dec. 31, 1894..... | \$136,567.00 | \$7,959.02 |
| Date of last assessment, Sept. 14, 1893. Amount collected... | | 340.30 |
| Largest sum insured in a single risk..... | | 2,000.00 |
| Rates charged for insurance: | | |
| Premium note, five to ten per cent. of amount insured. | | |
| Cash premium, three per cent. of premium note. | | |
| Policy fee, fifty cents. | | |

SUNAPEE MUTUAL FIRE INSURANCE COMPANY.

CHARLES A. KNOWLTON, *President.* ERASTUS R. BOYCE, *Secretary.*

ASSETS, DEC. 31, 1894.

| | |
|--|----------|
| Cash in company's office..... | \$177.98 |
| Cash in the hands of agents, reported..... | 82.00 |
| Gross assets..... | \$259.98 |

LIABILITIES.

None.

INCOME.

| | |
|---|----------|
| Received from premiums and policy fees..... | \$400.82 |
| all other sources..... | 2.54 |
| Gross cash income..... | \$403.36 |

EXPENDITURES.

| | |
|---|----------|
| Paid for losses during the year..... | \$810.00 |
| return premiums..... | 44.87 |
| salaries and fees of officers and employes..... | 48.00 |
| incidental expenses..... | 1.00 |
| filing annual statement..... | 5.00 |
| Gross cash expenditures..... | \$908.87 |

GENERAL ITEMS.

| | <i>Amount.</i> | <i>Prem. Notes.</i> |
|---|----------------|---------------------|
| Risks outstanding Dec. 31, 1893..... | \$150,050.00 | \$7,958.97 |
| Risks written during the year..... | 57,670.00 | 3,558.20 |
| Total..... | \$217,720.00 | \$11,510.17 |
| Risks terminated during the year..... | 46,870.00 | 2,928.34 |
| Amount in force, Dec. 31, 1894..... | \$160,850.00 | \$8,581.83 |
| Losses incurred during the year..... | | 810.00 |
| Largest sum insured in a single risk..... | | 1,000.00 |
| Rates charged for insurance: | | |
| Premium note, one and one third to thirteen per cent. of amount insured. | | |
| Cash premium, one sixth to one and one third per cent. of amount insured. | | |
| Policy fee, one dollar. | | |

SUTTON MUTUAL FIRE INSURANCE COMPANY.

EDWIN B. LEAR, *President.*DANIEL L. POWERS, *Secretary.*

ASSETS, DEC. 31, 1894.

| | |
|-------------------------------|---------|
| Cash in company's office..... | \$22.97 |
|-------------------------------|---------|

LIABILITIES.

None.

INCOME.

| | |
|---|---------|
| Received from premiums and policy fees..... | \$45.16 |
| all other sources..... | 10.86 |
| Gross cash income..... | \$56.02 |

EXPENDITURES.

| | |
|--|---------|
| Paid for salaries and fees of officers and employes..... | \$23.25 |
| incidental expenses..... | 4.80 |
| filing annual statement..... | 5.00 |
| Gross cash expenditures..... | \$33.05 |

GENERAL ITEMS.

| | <i>Amount.</i> | <i>Prem. Notes.</i> |
|---|----------------|---------------------|
| Risks outstanding Dec. 31, 1893..... | \$95,430.00 | \$9,168.60 |
| Risks written during the year..... | 18,795.00 | 1,805.20 |
| Total | \$114,225.00 | \$10,973.80 |
| Risks terminated during the year..... | 20,065.00 | 1,902.05 |
| Amount in force Dec. 31, 1894..... | \$94,180.00 | \$9,071.75 |
| Largest sum insured in a single risk..... | | 1,600.00 |
| Rates charged for insurance: | | |
| Premium note, three to fifteen per cent. of amount insured. | | |
| Cash premium, one and one half per cent. of premium note. | | |
| Policy fee, fifty cents. | | |

TILTON AND NORTHFIELD MUTUAL FIRE INSURANCE
COMPANY.

W. SMITH HILL, *President.*GEORGE S. PHILBRICK, *Secretary.*

ASSETS, DEC. 31, 1894.

| | |
|-------------------------------|----------|
| Cash in company's office..... | \$30.75 |
| Cash deposited in banks..... | 710.97 |
| Gross assets..... | \$741.72 |

LIABILITIES.

None.

INCOME.

| | |
|--|----------|
| Received from premiums and policy fees | \$94.75 |
| interest from all sources..... | 18.08 |
| Gross cash income..... | \$112.63 |

EXPENDITURES.

| | |
|---|--------|
| Paid for return premiums..... | \$0.20 |
| salaries and fees of officers and employés..... | 4.00 |
| filing annual statement..... | 5.00 |
| Gross cash expenditures..... | \$9.20 |

GENERAL ITEMS.

| | <i>Amount.</i> | <i>Prem. Notes.</i> |
|--|----------------|---------------------|
| Risks outstanding Dec. 31, 1893..... | \$102,425.00 | \$5,121.25 |
| Risks written during the year..... | 18,150.00 | 907.50 |
| Total..... | \$120,575.00 | \$6,028.75 |
| Risks terminated during the year..... | 18,300.00 | 915.00 |
| Amount in force Dec. 31, 1894..... | \$102,275.00 | \$5,113.75 |
| Largest sum insured in a single risk..... | | 2,000.00 |
| Rates charged for insurance: | | |
| Premium note, five per cent. of amount insured. | | |
| Cash premium, one half of one per cent. of premium note. | | |
| Policy fee, twenty-five cents. | | |

WEARE MUTUAL FIRE INSURANCE COMPANY.

WILLIAM T. MORSE, *President.*W. S. B. HERBERT, *Secretary.*

ASSETS, DEC. 31, 1894.

| | |
|-------------------------------|---------|
| Cash in company's office..... | \$25.92 |
|-------------------------------|---------|

LIABILITIES.

None.

INCOME.

| | |
|---|------------|
| Received from premiums and policy fees..... | \$214.15 |
| assessments on premium notes..... | 1,093.82 |
| from cash loans to the company..... | 590.70 |
| from all other sources..... | 36.77 |
| Gross cash income..... | \$1,984.94 |

EXPENDITURES.

| | |
|---|----------|
| Paid for losses during the year..... | \$637.03 |
| adjusting losses..... | 1.00 |
| collecting assessments..... | 49.83 |
| commissions..... | 87.75 |
| salaries and fees of officers and employes..... | 119.50 |
| making assessments..... | 8.00 |

1894.]

FIRE INSURANCE COMPANIES.

21

| | |
|---|-------------------|
| Paid for borrowed money and interest..... | 987.12 |
| incidental expenses..... | 13.79 |
| filing annual statement..... | 5.00 |
| Gross cash expenditures..... | <u>\$1,009.02</u> |

GENERAL ITEMS.

| | <i>Amount.</i> | <i>Prem. Notes.</i> |
|---|---------------------|---------------------|
| Risks outstanding Dec. 31, 1893..... | \$428,990.00 | \$31,013.25 |
| Risks written during the year..... | 102,627.00 | 7,877.97 |
| Total..... | <u>\$531,617.00</u> | <u>38,891.22</u> |
| Risks terminated during the year..... | 92,815.00 | 7,030.30 |
| Amount in force Dec. 31, 1894..... | <u>\$438,802.00</u> | <u>\$31,860.92</u> |
| Losses incurred during the year..... | | 637.03 |
| Assessments laid on premium notes..... | | 622.93 |
| Date of last assessment, January 27, 1894. Amount collected | | 622.93 |
| Largest sum insured in a single risk..... | | 1,500.00 |
| Rates charged for insurance: | | |
| Premium note, six to twenty per cent. of amount insured. | | |
| Cash premium, two per cent. of premium note. | | |
| Policy fee, fifty cents. | | |

WESTMORELAND MUTUAL FIRE INSURANCE ASSOCIATION.

DANIEL W. PATTEN, *President.*ELMER T. NIMS, *Secretary.*

ASSETS, DEC. 31, 1894.

| | |
|-------------------------------|-----------------|
| Cash in company's office..... | \$19.92 |
| Cash deposited in banks..... | 164.43 |
| Gross assets..... | <u>\$184.35</u> |

LIABILITIES.

| | |
|---|-----------------|
| Due for borrowed money and interest..... | \$143.50 |
| Due officers for services and expenses..... | 20.00 |
| Gross liabilities..... | <u>\$163.50</u> |

INCOME.

| | |
|---|-------------------|
| Received from premiums and policy fees..... | \$60.45 |
| assessments on premium notes..... | 1,552.23 |
| cash loans to the company..... | 142.70 |
| Gross cash income..... | <u>\$1,755.38</u> |

EXPENDITURES.

| | |
|--------------------------------------|-------------------|
| Paid for losses during the year..... | \$1,784.00 |
| collecting assessments..... | 15.53 |
| return premiums..... | 5.67 |
| for incidental expenses..... | 1.94 |
| for filing annual statement..... | 5.00 |
| Gross cash expenditures..... | <u>\$1,812.14</u> |

GENERAL ITEMS.

| | Amount. | Prem. Notes. |
|---|---------------------|--------------------|
| Risks outstanding Dec. 31, 1893..... | \$107,009.00 | \$11,601.67 |
| Risks written during the year..... | 23,200.00 | 2,665.00 |
| Total..... | <u>\$130,209.00</u> | <u>\$14,266.67</u> |
| Risks terminated during the year..... | 26,384.00 | 3,070.17 |
| Amount in force Dec. 31, 1894..... | \$108,825.00 | \$11,196.50 |
| Losses incurred during the year..... | | 1,784.00 |
| Assessments laid on premium notes..... | | 1,552.23 |
| Date of last assessment, April 16, 1894. Amount collected.. | | 856.43 |
| Largest sum insured in a single risk..... | | 2,000.00 |
| Rates charged for insurance: | | |
| Premium note, ten to twenty per cent. of amount insured. | | |
| Cash premium, one half of one per cent. of premium note. | | |
| Policy fee, fifty cents. | | |

WILMOT MUTUAL FIRE INSURANCE COMPANY.

SYLVESTER BUNKER, *President.*FRED E. GOODHUE, *Secretary.*

ASSETS, DEC. 31, 1894.

| | |
|-------------------------------|----------------|
| Cash in company's office..... | \$34.41 |
| All other assets..... | 26.50 |
| Gross assets..... | <u>\$60.91</u> |

LIABILITIES.

None.

INCOME.

| | |
|---|---------|
| Received from premiums and policy fees..... | \$38.53 |
|---|---------|

EXPENDITURES.

| | |
|--|----------------|
| Paid for salaries and fees of officers and employes..... | \$19.00 |
| incidental expenses..... | 1.22 |
| filing annual statement..... | 5.00 |
| Gross cash expenditures..... | <u>\$25.22</u> |

GENERAL ITEMS.

| | <i>Amount.</i> | <i>Prem. Notes.</i> |
|--|------------------|---------------------|
| Risks outstanding Dec. 31, 1893..... | \$60,075.00 | \$3,621.50 |
| Risks written during the year..... | <u>14,500.00</u> | <u>871.00</u> |
| Total..... | \$74,575.00 | \$4,492.50 |
| Risks terminated during the year..... | <u>14,575.00</u> | <u>864.50</u> |
| Amount in force Dec. 31, 1894..... | \$60,000.00 | \$3,628.00 |
| Date of last assessment, July 28, 1893. Amount collected.... | | 218.39 |
| Largest sum insured in a single risk..... | | 1,400.00 |
| Rates charged for insurance: | | |
| Premium note, six to eight per cent. of amount insured. | | |
| Cash premium, three per cent. of premium note. | | |
| Policy fee, fifty cents. | | |

**NEW HAMPSHIRE
MUTUAL
FIRE INSURANCE COMPANIES.**

**ABSTRACTS OF ANNUAL REPORTS, WITH DETAILED STATEMENTS OF
RESOURCES AND LIABILITIES FOR THE YEAR ENDING
DECEMBER 31, 1894.**

[These companies rely upon assessments, instead of cash premiums, for the payment of fire losses, and include the Grange Mutual Fire Insurance Company, organized in March, 1888, whose membership is wholly within the State Grange of the Patrons of Husbandry.]

GRANGE MUTUAL FIRE INSURANCE COMPANY.

CHARLES McDANIEL, *President.*E. C. HUTCHINSON, *Secretary.*

ASSETS, DEC. 31, 1894.

| | |
|---------------------------------------|-------------------|
| Cash deposited in banks..... | \$4,385.33 |
| in the hands of agents, reported..... | 14.00 |
| Interest due and accrued | 86.36 |
| Gross assets..... | <u>\$4,485.69</u> |

LIABILITIES.

| | |
|---|----------|
| Due officers for services and expenses..... | \$435.00 |
|---|----------|

INCOME.

| | |
|---|-------------------|
| Received from premiums and policy fees..... | \$5,568.90 |
| interest from all sources..... | 86.36 |
| all other sources..... | 750.00 |
| Gross cash income..... | <u>\$6,405.26</u> |

EXPENDITURES.

| | |
|---|-------------------|
| Paid for losses during the year..... | \$3,721.40 |
| adjusting losses..... | 68.37 |
| commissions | 488.50 |
| return premiums..... | 109.26 |
| salaries and fees of officers and employes..... | 575.01 |
| incidental expenses..... | 178.37 |
| filing annual statement..... | 5.00 |
| Gross cash expenditures..... | <u>\$5,145.91</u> |

GENERAL ITEMS.

| | <i>Amount.</i> | <i>Prem. Notes.</i> |
|---|-----------------------|---------------------|
| Risks outstanding Dec. 31, 1893..... | \$2,516,454.50 | \$75,493.64 |
| Risks written during the year..... | 1,237,600.00 | 37,128.00 |
| Total..... | <u>\$3,754,054.50</u> | <u>\$112,621.64</u> |
| Risks terminated during the year..... | 831,821.45 | 24,964.64 |
| Amount in force Dec. 31, 1894..... | \$2,922,233.05 | \$87,667.00 |
| Losses incurred during the year..... | | 3,721.40 |
| Largest sum insured in a single risk..... | | 2,500.00 |

Rates charged for insurance:

Premium note, three per cent. of amount insured.

Cash premium one half of one per cent. of amount insured.

Policy fee, fifty cents from company and fifty cents from assured.

MERRIMACK COUNTY MUTUAL FIRE INSURANCE
COMPANY.
F. B. SAWYER, *President.*SHERMAN LITTLE, *Secretary.*

ASSETS, DEC. 31, 1894.

| | |
|------------------------------|----------|
| Cash deposited in banks..... | \$427.74 |
|------------------------------|----------|

LIABILITIES.

| | |
|--|----------|
| Due for borrowed money and interest..... | \$483.07 |
|--|----------|

INCOME.

| | |
|--|-------------------|
| Received from premium and policy fees..... | \$338.51 |
| assessments on premium notes..... | 2,070.78 |
| notes surrendered..... | 4.75 |
| Gross cash income..... | <u>\$2,414.04</u> |

EXPENDITURES.

| | |
|---|--------------------------|
| Paid for losses during the year..... | \$2,732.50 |
| adjusting losses..... | 17.50 |
| collecting assessments..... | 84.33 |
| commissions..... | 95.25 |
| return premiums..... | 12.12 |
| salaries and fees of officers and employes..... | 163.50 |
| making assessments..... | 12.00 |
| incidental expenses..... | 202.65 |
| filing annual statement..... | 5.00 |
| Gross cash expenditures..... | <u><u>\$3,324.85</u></u> |

GENERAL ITEMS.

| | <i>Amount.</i> | <i>Prem. Notes.</i> |
|---|----------------|---------------------|
| Risks outstanding Dec. 31, 1893..... | \$575,185.00 | \$32,029.25 |
| Risks written during the year..... | 22,064.00 | 7,076.75 |
| Total..... | \$597,249.00 | \$39,106.00 |
| Risks terminated during the year..... | 92,925.00 | 5,378.39 |
| Amount in force Dec. 31, 1894..... | \$504,324.00 | \$33,727.61 |
| Losses incurred during the year..... | | 2,782.50 |
| Assessments laid on premium notes..... | | 2,070.78 |
| Date of last assessment, July 28, 1894. Amount collected... | | 2,070.78 |
| Largest sum insured in a single risk..... | | 2,000.00 |
| Rates charged for insurance: | | |
| Premium note, five to seven per cent. of amount insured. | | |
| Cash premium, four per cent. of premium note. | | |
| Policy fee, fifty cents. | | |

 ROCKINGHAM FARMERS' MUTUAL FIRE INSURANCE
COMPANY.
JOHN S. HOBBS, *President.*HENRY A. SHUTE, *Secretary.*

 ASSETS, DEC. 31, 1894.

| | |
|--|------------|
| Cash deposited in banks..... | \$3,755.48 |
| Unpaid assessments on premium notes..... | 1,413.07 |
| Cash in the hands of agents, reported..... | 882.28 |
| Gross assets..... | \$6,050.83 |

LIABILITIES.

| | |
|--|-------------|
| Due for borrowed money and interest..... | \$16,991.50 |
|--|-------------|

INCOME.

| | |
|---|-------------|
| Received from premiums and policy fees..... | \$1,566.81 |
| assessments on premium notes..... | 5,531.42 |
| cash loans to the company..... | 8,975.00 |
| Gross cash income..... | \$16,073.23 |

EXPENDITURES.

| | |
|---|--------------------|
| Paid for losses during the year..... | \$9,524.07 |
| adjusting losses..... | 389.18 |
| collecting assessments..... | 653.52 |
| commissions..... | 451.00 |
| return premiums..... | 23.40 |
| salaries and fees of officers and employés..... | 500.00 |
| borrowed money and interest..... | 5,357.47 |
| incidental expenses..... | 259.00 |
| filing annual statement..... | 5.00 |
| Gross cash expenditures..... | <u>\$17,182.59</u> |

GENERAL ITEMS.

| | <i>Amount.</i> | <i>Prem. Notes.</i> |
|--|-----------------------|---------------------|
| Risks outstanding Dec. 31, 1893..... | \$4,262,560.00 | \$247,466.18 |
| Risks written during the year..... | 1,014,538.00 | 59,405.87 |
| Total..... | <u>\$5,277,098.00</u> | <u>\$306,872.05</u> |
| Risks terminated during the year..... | 713,079.00 | 47,234.25 |
| Amount in force Dec. 31, 1894..... | <u>\$4,564,019.00</u> | <u>\$259,637.80</u> |
| Losses incurred during the year..... | | 9,324.07 |
| Date of last assessment, Sept. 4, 1893. Amount collected.... | | 19,140.75 |
| Largest sum insured in a single risk..... | | 2,500.00 |
| Rates charged for insurance: | | |
| Premium note, five to six per cent. of the amount insured. | | |
| Cash premium, three per cent. of premium note. | | |
| Policy fee, fifty cents. | | |

NEW HAMPSHIRE
CASH MUTUAL
FIRE INSURANCE COMPANIES.

**COMPILED FROM THE ANNUAL REPORTS, WITH STATEMENTS OF
ASSETS AND LIABILITIES, FOR THE YEAR ENDING
DECEMBER 31, 1894.**

AETNA MUTUAL FIRE INSURANCE COMPANY.

Organized July 22, 1886. Commenced business August 1, 1886.

SOLON A. CARTER, *Vice-President.*OBADIAH MORRILL, *Secretary.*

Principal office, Concord.

I. ASSETS.

| | |
|---|-------------|
| Cash value of real estate less incumbrance thereon..... | \$3,400.00 |
| Loans on mortgages of real estate (first liens)..... | 2,400.00 |
| Value of lands mortgaged..... | \$5,000.00 |
| Value of buildings thereon..... | 2,600.00 |
| Equitable Mortgage Co. bond, par and market value..... | 1,000.00 |
| Cash in company's office..... | 419.30 |
| Cash deposited in banks and with trustee..... | 2,828.38 |
| Premiums in course of collection..... | 966.96 |
| Gross available assets..... | \$11,014.64 |
| Assessable contingent premiums on outstanding risks, \$16,323.70. | |

II. LIABILITIES.

| | |
|---|-------------|
| Unearned premiums taken at fifty per cent. of gross premiums | \$2,328.37 |
| Due on account of notes against the company and interest on same..... | 5,727.87 |
| Return premiums due on cancelled policies..... | 184.91 |
| Commissions on premiums in course of collection..... | 163.68 |
| Rents, taxes, salaries, and incidental expenses..... | 235.06 |
| Liabilities, except surplus..... | \$8,639.38 |
| Surplus..... | 2,375.26 |
| Gross liabilities, including surplus..... | \$11,014.64 |

III. INCOME.

| | |
|---|------------|
| Cash received for gross premiums..... | \$5,047.13 |
| Deduct re-insurance and return premiums..... | 418.75 |
| Net cash premiums received during the year..... | \$4,628.38 |
| Interest received on mortgages..... | 25.00 |
| Gross cash income..... | \$4,653.38 |
| Contingent premiums received during the year, \$5,047.13. | |

IV. EXPENDITURES.

| | |
|---|-------------------|
| Net amount paid for losses during the year..... | \$39.50 |
| Commissions on premiums..... | 774.30 |
| State and local taxes..... | 168.65 |
| Office and incidental expenses..... | 513.49 |
| Gross cash expenditures..... | <u>\$1,495.94</u> |

V. GENERAL ITEMS.

| | <i>Amount.</i> | <i>Cash Premiums.</i> | <i>Contingent Premiums.</i> |
|---|---------------------|---------------------------|---------------------------------|
| Risks in force Jan. 1, 1894..... | | | \$11,666.96 |
| Risks written during the year..... | \$250,557.10 | \$5,047.13 | 5,047.13 |
| Total..... | <u>\$250,557.10</u> | <u>\$5,047.13</u> | <u>\$16,714.09</u> |
| Risks terminated during the year... | <u>18,966.67</u> | <u>390.39</u> | <u>390.39</u> |
| Net amount in force Dec. 31, 1894 | \$231,590.43 | \$4,656.74 | \$16,323.70 |
| Contingent premiums on outstanding risks, less assessments paid thereon..... | | | \$16,323.70 |
| Losses incurred during the year..... | | | 39.50 |

NEW HAMPSHIRE BUSINESS.

| | |
|------------------------------------|-------------|
| Risks written during the year..... | \$89,723.76 |
| Cash premiums received..... | 2,120.85 |
| Contingent premiums therewith..... | 2,120.85 |

AMERICAN MANUFACTURERS' MUTUAL FIRE INSURANCE COMPANY.

Organized February 26, 1887. Commenced business March 1, 1887.

ALMON D. TOLLES, *President.*OBADIAH MORRILL, *Secretary.*

Principal office, Concord.

I. ASSETS.

| | |
|---|------------|
| Cash value of real estate, less encumbrances thereon..... | \$3,350.00 |
| Loans on mortgages of real estate (first liens)..... | 1,100.00 |
| Value of lands mortgaged..... | \$1,450.00 |
| Value of buildings thereon..... | 3,225.00 |
| Insurance held as collateral..... | 600.00 |
| \$ | |

| | |
|--|-------------------|
| Kansas City Investment Co. bond, par and market value.... | \$450.00 |
| Cash in company's office..... | 412.86 |
| Cash deposited in banks..... | 1,561.68 |
| Interest due and accrued | 17.50 |
| Premiums in course of collection..... | 706.71 |
| Gross available assets..... | \$7,598.75 |
| Assessable contingent premiums on outstanding risks, \$9,867.40. | |

II. LIABILITIES.

| | |
|---|-------------------|
| Unearned premiums taken at fifty per cent. of gross premiums | \$1,940.23 |
| Due on account of notes against the company and interest on same..... | 4,403.04 |
| Return premiums due on cancelled policies..... | 155.24 |
| Commissions on premiums in course of collection..... | 119.79 |
| Rents, taxes, salaries, and incidental expenses..... | 196.40 |
| Liabilities, except surplus..... | \$6,814.70 |
| Surplus..... | 784.05 |
| Gross liabilities, including surplus..... | \$7,598.75 |

III. INCOME.

| | |
|---|-------------------|
| Cash received for gross premiums..... | \$4,219.69 |
| Deduct reinsurance and return premiums..... | 342.75 |
| Net cash premiums received during the year..... | \$3,876.94 |
| Gross cash income..... | \$3,876.94 |
| Contingent premiums received during the year, \$4,219.69. | |

IV. EXPENDITURES.

| | |
|---|-------------------|
| Net amount paid for losses during the year..... | \$52.15 |
| Commissions on premiums..... | 663.21 |
| State and local taxes..... | 104.36 |
| Office and incidental expenses..... | 621.04 |
| Gross cash expenditures..... | \$1,440.76 |

V. GENERAL ITEMS.

| | Amount. | Cash Premiums. | Contingent Premiums. |
|--|---------------------|-------------------|----------------------|
| Risks in force Jan. 1, 1894..... | | | \$5,986.94 |
| Risks written during the year..... | \$196,945.40 | \$4,219.69 | 4,219.69 |
| Total..... | \$196,945.40 | \$4,219.69 | \$10,206.63 |
| Risks terminated during the year... | 16,825.00 | 339.23 | 339.23 |
| Amount in force Dec. 31, 1894... | \$182,120.40 | \$3,880.46 | \$9,867.40 |
| Contingent premiums on outstanding risks, less assessments paid thereon..... | | | \$9,867.40 |
| Losses incurred during the year..... | | | 52.15 |

NEW HAMPSHIRE BUSINESS.

| | |
|------------------------------------|-------------|
| Risks written during the year..... | \$72,845.40 |
| Cash premiums received..... | 1,825.17 |
| Contingent premiums therewith..... | 1,825.17 |

CHESHIRE COUNTY MUTUAL FIRE INSURANCE
COMPANY.

Incorporated 1825. Commenced business 1825.

JOHN HENRY ELLIOT, *President.* WILLIAM H. ELLIOT, *Secretary.*

Principal office, Keene.

I. ASSETS.

| | |
|--|------------|
| Loans on mortgages of real estate (first liens)..... | \$4,413.33 |
|--|------------|

SCHEDULE OF STOCKS AND BONDS.

| <i>STOCKS.</i> | | <i>Par Value.</i> | <i>Market Value.</i> |
|--------------------------------|--------------------|--------------------|----------------------|
| Capital Fire Insurance Co..... | \$1,000.00 | \$1,000.00 | |
| <i>BONDS.</i> | | | |
| New Hampshire Trust Co..... | \$5,000.00 | \$4,000.00 | |
| Denver Consolidated. | 5,000.00 | 5,500.00 | |
| Total values..... | <u>\$11,000.00</u> | <u>\$10,500.00</u> | |

| | |
|---|--------------------|
| Market value of stocks and bonds..... | \$10,500.00 |
| Cash deposited in banks..... | 5,486.27 |
| Interest due and accrued..... | 370.00 |
| Premiums in course of collection..... | 11,288.75 |
| Gross available assets..... | <u>\$32,058.35</u> |
| Assessable contingent premiums on outstanding risks, \$32,935.87. | |

II. LIABILITIES.

| | |
|---|-------------------|
| Losses adjusted, due and to become due..... | \$1,353.35 |
| reported but not adjusted..... | 1,881.49 |
| resisted, including interest and expenses | 500.00 |
| Gross amount of claims for losses..... | <u>\$3,734.84</u> |
| Deduct re-insurance thereon..... | 250.00 |
| Net amount of unpaid losses..... | <u>\$3,484.84</u> |

| | |
|--|--------------------|
| Unearned premiums taken at fifty per cent. of gross premiums | \$30,134.48 |
| Due or to become due for borrowed money and interest..... | 5,075.00 |
| Commissions on premiums in course of collection..... | 2,692.87 |
| Rents, taxes, salaries, and incidental expenses..... | 550.00 |
| Liabilities | \$42,047.38 |
| Balance against the company..... | 9,969.03 |
| | <u>\$32,058.35</u> |

III. INCOME.

| | |
|--|-------------|
| Cash received for gross premiums.... | \$50,482.10 |
| Deduct re-insurance and return premiums.... | 9,538.12 |
| Net cash premiums received during the year..... | \$40,943.98 |
| Interest received on mortgages..... | 691.49 |
| Interest and dividends from all other sources..... | 1,117.73 |
| Income from all other sources..... | 15,096.49 |
| Gross cash income..... | \$57,849.69 |
| Contingent premiums received during the year, \$16,844.67. | |

IV. EXPENDITURES.

| | |
|---|--------------------|
| Gross amount paid for losses..... | \$45,899.69 |
| Deduct amount received for re-insurance..... | 805.45 |
| Net amount paid for losses during the year..... | \$45,094.24 |
| Commissions on premiums..... | 10,430.52 |
| Salaries and fees of officers and employés..... | 1,825.75 |
| Profits or surplus on terminated policies..... | 83.87 |
| Rents..... | 200.00 |
| Office and incidental expenses..... | 761.50 |
| Gross cash expenditures..... | <u>\$58,395.88</u> |

V. GENERAL ITEMS.

| | Amount. | Cash Premiums. | Contingent Premiums. |
|------------------------------------|----------------|-------------------|-------------------------|
| Risks in force Jan. 1, 1894..... | \$5,082,484.00 | \$69,475.10 | \$42,084.25 |
| Risks written during the year..... | 3,949,130.98 | 50,482.10 | 16,844.67 |
| Total..... | \$9,031,614.98 | \$119,957.20 | \$58,928.92 |
| Risks terminated during the year.. | 4,065,620.07 | 59,059.54 | 25,993.06 |
| In force at the end of the year | \$4,965,994.91 | \$60,897.66 | \$32,935.87 |
| Deduct amount re-insured..... | 59,117.50 | 628.69 | ..... |
| Amount in force Dec. 31, 1894. | \$4,906,877.41 | \$60,268.97 | \$32,935.87 |

| | |
|---|-------------|
| Cash received of other companies for insurance..... | \$24,265.00 |
| Contingent premiums on outstanding risks, less assessments paid thereon..... | 32,935.87 |
| Losses incurred during the year..... | 38,304.57 |

NEW HAMPSHIRE BUSINESS.

| | |
|--------------------------------------|----------------|
| Risks written during the year..... | \$1,890,704.56 |
| Cash premiums received..... | 11,871.86 |
| Contingent premiums therewith..... | 13,978.29 |
| Losses paid during the year..... | 15,999.29 |
| Losses incurred during the year..... | 11,441.90 |

CONCORD MUTUAL FIRE INSURANCE COMPANY.

Organized August 29, 1885, commenced business October 17, 1885.

SAMUEL C. EASTMAN, *President.*LOUIS C. MERRILL, *Secretary.*

Principal office, Concord.

I. ASSETS.

SCHEDULE OF STOCKS AND BONDS.

| <i>STOCKS.</i> | <i>Par Value.</i> | <i>Market Value.</i> |
|-----------------------------------|-------------------|----------------------|
| Pulman Palace Car Co..... | \$2,000.00 | \$3,070.00 |
| Northern R. R. Co..... | 1,000.00 | 1,550.00 |
| Pemigewasset Valley R. R. Co..... | 1,200.00 | 1,560.00 |
| Amoskeag Manufacturing Co..... | 2,000.00 | 3,540.00 |
| Quincy Bridge..... | 1,000.00 | 1,700.00 |
| Boston & Maine R. R..... | 1,600.00 | 2,560.00 |
| Manchester Mills..... | 1,000.00 | 980.00 |
| Standard Oil Trust..... | 1,000.00 | 1,700.00 |
| Eagle & Phenix Hotel Company..... | 1,000.00 | 1,125.00 |
| Concord Gas Light Co..... | 600.00 | 900.00 |
| Boscawen Mills..... | 1,000.00 | 1,000.00 |
| Abbot-Downing Co..... | 1,000.00 | 950.00 |

BONDS.

| | | |
|-------------------------------------|-------------|-------------|
| St. Louis & San Francisco R. R..... | 1,000.00 | 500.00 |
| Total values..... | \$15,400.00 | \$21,135.00 |

| | |
|---------------------------------------|-------------|
| Market value of stocks and bonds..... | \$21,135.00 |
| Cash in company's office..... | 91.78 |
| Cash deposited in banks..... | 8,870.29 |
| Interest due and accrued..... | 250.00 |
| Premiums in course of collection..... | 1,851.20 |
| Corporation loans..... | 1,250.00 |

Gross available assets..... \$33,448.27

Assessable contingent premiums on outstanding risks, \$33,822.40.

II. LIABILITIES.

| | |
|--|--------------------|
| Net amount of unpaid losses..... | \$900.00 |
| Unearned premiums taken at fifty per cent. of gross premiums | 13,489.94 |
| Profits or surplus due on terminated policies..... | 644.77 |
| Commissions on premiums in course of collection..... | 308.83 |
| Liabilities, except surplus..... | \$15,343.54 |
| Surplus..... | 18,104.73 |
| Gross liabilities, including surplus..... | <u>\$33,448.27</u> |

III. INCOME.

| | |
|--|-------------|
| Cash received for gross premiums..... | \$19,564.14 |
| Deduct re-insurance and return premiums..... | 1,357.23 |
| Net cash premiums received during the year..... | \$18,206.91 |
| Interest and dividends from all other sources..... | 1,104.65 |
| Income from all other sources..... | 282.38 |
| Gross cash income..... | \$19,593.94 |
| Contingent premiums received during the year, \$36,188.40. | |

IV. EXPENDITURES.

| | |
|---|--------------------|
| Net amount paid for losses during the year..... | \$14,465.70 |
| Commissions on premiums..... | 2,727.93 |
| Salaries and fees of officers and employés..... | 1,200.00 |
| Profits or surplus on terminated policies..... | 2,416.58 |
| Office and incidental expenses..... | 385.52 |
| Gross cash expenditures..... | <u>\$21,195.73</u> |

V. GENERAL ITEMS.

| | Amount. | Cash Premiums. | Contingent Premiums. |
|---|-----------------------|--------------------|-------------------------|
| Risk in force January 1, 1894. | \$1,901,328.20 | \$25,202.95 | \$50,302.06 |
| Risks written during the year..... | 1,304,017.67 | 19,564.14 | 38,902.86 |
| Total..... | <u>\$3,205,345.87</u> | <u>\$44,767.09</u> | <u>\$89,204.92</u> |
| Risks terminated during the year... | 1,211,487.98 | 17,787.21 | 35,382.52 |
| Net am't in force Dec. 31, 1894.. | \$1,993,857.89 | \$26,979.88 | \$53,822.40 |
| Cash received of other companies for insurance..... | | | 3,072.03 |
| Contingent premiums on outstanding risks, less assessments paid thereon..... | | | 53,822.40 |
| Losses incurred during the year | | | 14,365.70 |
| Percentage of cash premium returned during the year as profit or surplus: | | | |
| Fifteen, twenty, and twenty-five per cent. | | | |

NEW HAMPSHIRE BUSINESS.

| | |
|--------------------------------------|----------------|
| Risks during the year..... | \$1,053,582.32 |
| Cash premiums received..... | 14,754.27 |
| Contingent premiums therewith..... | 29,311.82 |
| Losses paid during the year | 11,480.85 |
| Losses incurred during the year..... | 11,880.85 |

HOME MANUFACTURERS AND TRADERS' MUTUAL FIRE INSURANCE COMPANY.

Organized January 22, 1886. Commenced business February 1, 1886.

FRANK S. STREETER, *Vice-President.* OBADIAH MORRILL, *Secretary.*

Principal office, Concord.

I. ASSETS.

| | |
|--|------------|
| Cash value of real estate less encumbrances thereon..... | \$6,500.00 |
| Loans on mortgages of real estate (first liens)..... | 5,050.00 |
| Value of lands mortgaged..... | \$9,850.00 |
| Value of buildings thereon..... | 5,745.00 |
| Insurance held as collateral..... | 600.00 |

SCHEDULE OF STOCKS AND BONDS.

| <i>STOCKS.</i> | <i>Par Value.</i> | <i>Market Value.</i> |
|-----------------------------|-------------------|----------------------|
| Tacoma and Traction Co..... | \$2,000.00 | |

| <i>BONDS.</i> | | |
|-----------------------------------|-------------------|-------------------|
| New Hampshire Trust Co., deb..... | \$2,000.00 | \$1,600.00 |
| Tacoma and Traction Co..... | 2,861.90 | 2,861.90 |
| Total values..... | <u>\$6,861.90</u> | <u>\$3,961.90</u> |

| | |
|---------------------------------------|------------|
| Market value of stocks and bonds..... | \$3,961.90 |
| Cash in company's office..... | 361.06 |
| Cash deposited in bank..... | 3,702.69 |
| Interest due and accrued..... | 290.33 |

Gross available assets..... \$19,865.98

Assessable contingent premiums on outstanding risks, \$26,879.44.

II. LIABILITIES.

| | | |
|---|-----------------|--------------------|
| Losses reported, but not adjusted..... | \$1,500.00 | |
| resisted, including interest and expenses | <u>1,000.00</u> | |
| Gross amount of unpaid losses..... | | \$2,500.00 |
| Unearned premiums taken at fifty per cent. of gross premiums | | 3,042.99 |
| Due on account of notes against the company and interest on same..... | | 14,805.01 |
| Return premiums due on cancelled policies..... | | 250.39 |
| Commissions on premiums in course of collection..... | | 271.90 |
| Rents, taxes, salaries, and incidental expenses..... | | <u>307.39</u> |
| Liabilities, except surplus..... | | \$21,177.68 |
| Balance against the company..... | | <u>1,311.70</u> |
| | | <u>\$19,865.98</u> |

III. INCOME.

| | | |
|---|---------------|--------------|
| Cash received for gross premiums..... | \$6,562.09 | |
| Deduct re-insurance and return premiums..... | <u>449.51</u> | |
| Net cash premiums received during the year..... | | \$6,112.58 |
| Interest received on mortgages..... | | 118.22 |
| Income from all other sources..... | | <u>42.00</u> |
| Gross cash income..... | | \$6,272.80 |
| Contingent premiums received during the year, \$6,562.09. | | |

IV. EXPENDITURES.

| | | |
|---|--|-------------------|
| Net amount paid for losses during the year..... | | \$1,244.87 |
| Commissions on premiums..... | | 1,011.82 |
| State and local taxes..... | | 185.62 |
| Office and incidental expenses..... | | <u>525.20</u> |
| Gross cash expenditures..... | | <u>\$2,967.51</u> |

V. GENERAL ITEMS.

| | Amount. | Cash Premiums. | Contingent Premiums. |
|--------------------------------------|---------------------|-------------------|----------------------|
| Risks in force Jan. 1, 1894..... | | | \$20,293.46 |
| Risks written during the year..... | \$317,499.84 | \$6,562.09 | 6,562.09 |
| Total..... | <u>\$317,499.84</u> | <u>\$6,562.09</u> | <u>\$26,855.55</u> |
| Risks terminated during the year.... | 27,006.67 | 476.11 | 476.11 |
| Net amount in force Dec. 31, 1894 | <u>\$290,493.17</u> | <u>\$6,085.98</u> | <u>\$26,379.44</u> |

| | |
|--|-------------|
| Contingent premiums on outstanding risks, less assessments paid thereon..... | \$26,379.44 |
| Losses incurred during the year..... | 2,744.87 |

NEW HAMPSHIRE BUSINESS.

| | |
|------------------------------------|--------------|
| Risks written during the year..... | \$122,416.50 |
| Cash premiums received..... | 2,793.83 |
| Contingent premiums therewith.. | 2,793.83 |

MANUFACTURERS AND MERCHANTS' MUTUAL FIRE INSURANCE COMPANY.

Organized December 29, 1885. Commenced business January 4, 1886.

EDWARD G. LEACH, *President.*LYMAN JACKMAN, *Secretary.*

Principal office, Concord.

I. ASSETS.

| | |
|--|-------------|
| Loans on mortgages of real estate (first liens)..... | \$18,030.00 |
| Value of lands mortgaged. | \$12,200.00 |
| Value of buildings thereon..... | 31,755.00 |
| Insurance held as collateral..... | 8,900.00 |

SCHEDULE OF STOCKS AND BONDS.

| STOCKS. | Par Value. | Market Value. |
|---|--------------------|--------------------|
| Fire Underwriters' Association..... | \$100.00 | \$100.00 |
| Capital Fire Insurance Co..... | 2,000.00 | 2,000.00 |
| Chicago, Burlington & Quincy R. R..... | 1,000.00 | 700.00 |
| The Fiberwood Co..... | 1,000.00 | 500.00 |
| West Side Construction Co | 500.00 | 500.00 |
| BONDS. | | |
| New Hampshire Trust Co..... | 5,000.00 | 4,000.00 |
| Nebraska Loan & Trust Co..... | 3,000.00 | 3,000.00 |
| Davidson Investment Co..... | 4,000.00 | 1,000.00 |
| Iona Loan & Trust Co..... | 3,000.00 | 3,000.00 |
| Rochester Loan & Trust Co..... | 2,000.00 | 2,000.00 |
| Xenia Water Co..... | 2,000.00 | 2,000.00 |
| New York & New England R. R. Co..... | 2,000.00 | 2,530.00 |
| Denver Consolidated Electric Co..... | 3,000.00 | 3,000.00 |
| Chicago, Burlington & Quincy Ry..... | 200.00 | 200.00 |
| Metropolitan West Side Electric Co..... | 5,000.00 | 5,000.00 |
| Concord Land & Water Power Co..... | 1,000.00 | 1,000.00 |
| Total values..... | <u>\$34,800.00</u> | <u>\$30,530.00</u> |

Market value of stocks and bonds..... \$30,530.00

COLLATERAL SECURITIES FOR LOANS.

| | <i>Market Value.</i> | <i>Amount Loaned.</i> |
|--|--------------------------|---------------------------|
| Capital Fire Insurance Co., stock..... | \$6,100.00 | \$6,100.00 |
| Fire Underwriters' Association, stock..... | 200.00 | 200.00 |
| Total market value and cash loaned thereon | <u>\$6,300.00</u> | <u>\$6,300.00</u> |
| Loans on collateral securities..... | | \$6,300.00 |
| Cash in company's office..... | | 184.99 |
| Cash deposited in banks..... | | 4,066.75 |
| Interest due and accrued..... | | 964.05 |
| Premiums in course of collection..... | | 5,157.56 |
| Gross available assets..... | | <u>\$65,233.35</u> |
| Assessable contingent premiums on outstanding risks, \$125,006.04. | | |

II. LIABILITIES.

| | |
|--|---------------------------|
| Losses adjusted, due and to become due..... | \$7,584.02 |
| reported, but not adjusted..... | 811.83 |
| Gross amount of unpaid losses..... | <u>\$8,395.85</u> |
| Unearned premiums taken at fifty per cent. of gross premiums | 34,481.87 |
| Due to other companies for re-insurance..... | 38.76 |
| Return premiums due on cancelled policies..... | 165.55 |
| Profits on surplus due or terminated policies..... | 431.09 |
| Commissions on premiums in course of collection..... | <u>655.97</u> |
| Liabilities, except surplus..... | <u>\$44,169.09</u> |
| Surplus..... | <u>21,064.26</u> |
| Gross liabilities, including surplus..... | <u><u>\$65,233.35</u></u> |

III. INCOME.

| | |
|--|--------------------|
| Cash received for gross premiums..... | \$58,150.31 |
| Deduct re-insurance and return premiums..... | <u>6,305.26</u> |
| Net cash premiums received during the year..... | <u>\$51,845.05</u> |
| Interest received on mortgages..... | 964.26 |
| Interest and dividends from all other sources..... | <u>2,350.82</u> |
| Gross cash income..... | <u>\$55,180.13</u> |

IV. EXPENDITURES.

| | |
|---|--------------------|
| Gross amount paid for losses..... | \$52,993.48 |
| Deduct amount received for re-insurance..... | <u>423.65</u> |
| Net amount paid for losses during the year..... | <u>\$52,569.83</u> |

| | |
|---|--------------------|
| Commissions on premiums..... | \$10,752.56 |
| Salaries and fees of officers and employes..... | 3,853.54 |
| Profits or surplus on terminated policies..... | 4,949.61 |
| Rents..... | 336.00 |
| Office and incidental expenses..... | 1,722.27 |
| Gross cash expenditures..... | <u>\$74,183.81</u> |

V. GENERAL ITEMS.

| | <i>Amount.</i> | <i>Cash Premiums.</i> | <i>Contingent Premiums.</i> |
|---|------------------------|---------------------------|---------------------------------|
| Risks in force Jan. 1, 1894..... | \$8,343,092.00 | \$103,763.64 | \$119,063.32 |
| Risks written during the year... | 3,628,877.00 | 58,150.31 | 90,805.34 |
| Total..... | <u>\$11,971,969.00</u> | <u>\$161,913.95</u> | <u>\$209,868.66</u> |
| Risks terminated during the year | 7,012,350.00 | 92,713.20 | 84,388.58 |
| In force at the end of the year | <u>\$4,959,619.00</u> | <u>\$69,200.75</u> | <u>\$125,480.08</u> |
| Deduct amount re-insured..... | 17,100.00 | 237.02 | 474.04 |
| Amount in force Dec. 31, 1894 | <u>\$4,942,519.00</u> | <u>\$68,963.73</u> | <u>\$125,006.04</u> |
| Cash received of other companies for insurance..... | | | 21,175.51 |
| Losses incurred during the year..... | | | 47,821.90 |
| Percentage of cash premium returned during the year as profit or surplus: | | | |

Ten, fifteen, twenty, and fifty per cent.

NEW HAMPSHIRE BUSINESS.

| | |
|--------------------------------------|----------------|
| Risks written during the year..... | \$2,728,337.00 |
| Cash premiums received..... | 45,402.67 |
| Contingent premiums therewith..... | 90,805.34 |
| Losses paid during the year..... | 21,393.00 |
| Losses incurred during the year..... | 26,415.92 |

**NEW HAMPSHIRE
STOCK
FIRE INSURANCE COMPANIES.**

**ABSTRACT OF ANNUAL REPORTS, WITH DETAILED STATEMENTS OF
ASSETS AND LIABILITIES, FOR THE YEAR ENDING
DECEMBER 31, 1894.**

CAPITAL FIRE INSURANCE COMPANY.

Incorporated March 10, 1886. Commenced business March 19, 1886.

LYMAN JACKMAN, *President.*CHARLES L. JACKMAN, *Secretary.*

Principal office, Concord.

CASH CAPITAL, \$200,000.00.

ASSETS.

| | |
|---|-------------|
| Cash value of real estate, less encumbrances thereon..... | \$95,000.00 |
| Loans on mortgages of real estate (first liens)..... | 69,340.00 |
| Interest due and accrued thereon..... | 1,798.27 |

| | |
|-----------------------------------|--------------|
| Value of lands mortgaged..... | \$104,971.00 |
| Value of buildings thereon..... | 96,450.00 |
| Insurance held as collateral..... | 59,800.00 |

SCHEDULE OF STOCKS AND BONDS.

| <i>STOCKS.</i> | | <i>Par Value.</i> | <i>Market Value.</i> |
|---|------------|-------------------|----------------------|
| C. & M. R. R., Class 4..... | \$5,000.00 | \$8,500.00 | |
| Page Belting Co., preferred, Concord.... | 2,500.00 | 2,500.00 | |
| Prescott Piano Co., preferred, Concord..... | 2,500.00 | 2,500.00 | |
| Amoskeag Manufacturing Co., Manchester.... | 1,000.00 | 1,800.00 | |
| Nashua Manufacturing Co., Nashua..... | 1,000.00 | 1,050.00 | |
| Atchison, Topeka & Santa Fé R. R..... | 1,500.00 | 65.62 | |
| West Side Construction Co..... | 200.00 | 200.00 | |
| <i>BONDS,</i> | | | |
| City of Portsmouth..... | 40,000.00 | 42,000.00 | |
| City of Dover..... | 26,000.00 | 27,300.00 | |
| City of Concord..... | 25,000.00 | 26,500.00 | |
| New Hampshire Trust Co., Manchester..... | 6,500.00 | 5,200.00 | |
| Iowa Loan & Trust Co., Des Moines, Iowa.... | 5,000.00 | 5,000.00 | |
| Muscatine Mortgage & Trust Co., Iowa..... | 5,000.00 | 5,000.00 | |
| City Water Co., Merrill, Wis..... | 5,000.00 | 5,000.00 | |
| Clinton, Iowa, Water-Works..... | 5,000.00 | 5,000.00 | |
| Windsor Land & Investment Co., Denver, Col. | 5,000.00 | 5,000.00 | |
| Spokane & Palouse R. R. Co., Spokane, W..... | 5,000.00 | 5,000.00 | |
| Central Loan & Deb. Co., Kansas City, Mo.... | 4,000.00 | 4,000.00 | |
| Winfield Water Co., Winfield, Kan..... | 3,000.00 | 3,000.00 | |
| Johnson Loan & Trust Co., Arkansas City, Kan. | 1,980.00 | 1,980.00 | |
| Grand Forks, Dak., Gas and Electric Co..... | 2,500.00 | 2,500.00 | |
| Davidson Investment Co., Wichita, Kan..... | 2,000.00 | 500.00 | |

| | | |
|--|---------------------|---------------------|
| Wichita, Kan., Water Co..... | \$2,000.00 | \$2,000.00 |
| Metropolitan West End R. R. Co., Chicago, Ill. | 2,000.00 | 2,000.00 |
| Nebraska Loan & Trust Co., Hastings, Neb.... | 1,000.00 | 1,000.00 |
| City of Kingman, Kan., Water Co..... | 1,000.00 | 1,000.00 |
| North American Loan & Trust Co..... | 828.00 | 828.00 |
| Total values.... | <u>\$161,506.00</u> | <u>\$166,423.62</u> |

Market value of stocks and bonds..... \$166,423.62

COLLATERAL SECURITIES FOR CASH LOANS.

| | <i>Market Value.</i> | <i>Amount Loaned.</i> |
|--|--------------------------|---------------------------|
| Concord Manufacturing Co. stock..... | \$5,000.00 | \$2,000.00 |
| Total market value and amount loaned.... | <u>\$5,000.00</u> | <u>\$2,000.00</u> |

| | |
|---|---------------------|
| Loans on collateral securities..... | \$2,000.00 |
| Cash in the company's office..... | 680.27 |
| Cash deposited in bank..... | 6,437.35 |
| Interest due and accrued..... | 893.12 |
| Gross premiums in course of collection..... | 99,363.00 |
| Rents due and accrued..... | 525.08 |
| Gross assets..... | <u>\$442,460.71</u> |

LIABILITIES.

| | |
|---|-------------|
| Net amount of unpaid losses..... | \$24,405.70 |
| Unearned premiums at fifty per cent. of gross premiums.... | 143,638.56 |
| Due and accrued for salaries, rent, and incidental expenses.. | 2,062.32 |
| Commissions and brokerage..... | 13,554.23 |
| Due and to become due for borrowed money..... | 32,500.00 |
| Return premiums..... | 7,428.10 |
| Re-insurance..... | 279.44 |
| All other liabilities..... | 9.20 |

| | |
|--|------------------|
| Gross liabilities, except capital and surplus..... | \$223,877.55 |
| Paid-up capital..... | \$200,000.00 |
| Surplus beyond all liabilities..... | <u>18,583.16</u> |

Surplus as regards policy-holders..... 218,583.16

Total liabilities, including capital and surplus..... \$442,460.71

INCOME.

| | |
|---|---------------------|
| Cash received for gross premiums..... | \$327,846.54 |
| Deduct re-insurance, rebate, and return premiums..... | <u>180,649.29</u> |
| Net cash received for premiums—all fire..... | \$147,197.25 |
| Received for interest on mortgages..... | 3,727.44 |
| Interest and dividends from all other sources..... | 8,483.34 |
| Income from all other sources..... | <u>7,429.84</u> |
| Gross cash income..... | <u>\$166,837.87</u> |

EXPENDITURES.

| | |
|---|---------------------|
| Gross amount paid for losses..... | \$195,191.80 |
| Deduct salvage and re-insurance..... | 80,218.95 |
| Net amount paid for losses—all fire..... | \$114,972.85 |
| Dividends paid stockholders..... | 10,000.00 |
| Commissions and brokerage..... | 34,584.82 |
| Salaries and fees of officers and employés..... | 5,209.54 |
| State and local taxes..... | 4,298.55 |
| All other payments and expenditures..... | 7,715.88 |
| Gross cash expenditures..... | <u>\$176,776.64</u> |

RISKS AND PREMIUMS.

| | <i>Fire Risks.</i> | <i>Premiums.</i> |
|---|------------------------|---------------------|
| In force December 31, 1893..... | \$20,966,982.00 | \$290,811.24 |
| Written or renewed during the year..... | 23,176,488.00 | 384,350.03 |
| Total..... | <u>\$44,143,470.00</u> | <u>\$675,161.27</u> |
| Deduct risks expired or terminated..... | 20,518,343.00 | 351,425.90 |
| In force at the end of the year..... | <u>\$23,625,127.00</u> | <u>\$323,735.37</u> |
| Deduct amount re-insured..... | 2,087,016.00 | 36,458.24 |
| Net amount in force, Dec. 31, 1894..... | <u>\$21,538,111.00</u> | <u>\$287,277.13</u> |

MISCELLANEOUS.

| | |
|--|----------------|
| Premiums received from organization to date..... | \$1,253,377.00 |
| Losses paid from organization to date..... | 393,809.00 |
| Fire losses incurred during the year..... | 174,410.38 |
| Cash dividends declared since commencing business..... | 53,614.00 |
| Company's stock owned by the directors, at par value.... | 60,100.00 |
| Dividends declared during the year 1894..... | 10,000.00 |

BUSINESS IN NEW HAMPSHIRE, 1894.

| | |
|-------------------------|----------------|
| Fire risks written..... | \$3,179,908.00 |
| Premiums received..... | 44,089.29 |
| Losses paid..... | 15,280.93 |
| Losses incurred..... | 16,673.42 |

FIRE UNDERWRITERS' ASSOCIATION.

Incorporated December 22, 1886. Commenced business January 1, 1887.

LYMAN JACKMAN, *President.*THOMAS M. LANG, *Secretary.*

Principal office, Concord.

CASH CAPITAL, \$10,000.00.

ASSETS.

| | |
|---|-------------|
| Cash value of real estate, less encumbrances thereon..... | \$2,000.00 |
| Loans on mortgages of real estate (first liens)..... | 4,650.00 |
| Interest due and accrued thereon..... | 114.25 |
| Value of lands mortgaged..... | \$11,800.00 |
| Value of buildings thereon..... | 6,000.00 |
| Insurance held as collateral..... | 3,200.00 |

SCHEDULE OF STOCKS AND BONDS.

| <i>STOCKS.</i> | | <i>Par Value.</i> | <i>Market Value.</i> |
|---|-------------|-------------------|----------------------|
| Capital Fire Insurance Co..... | \$2,200.00 | \$2,200.00 | |
| Chicago, Rock Island & Pacific R. R..... | 1,000.00 | | 718.80 |
| Atchison, Topeka & Santa Fé R. R..... | 1,000.00 | | 41.87 |
| Chicago, Burlington & Quincy R. R..... | 1,000.00 | | 810.00 |
| Page Belting Co..... | 500.00 | | 500.00 |
| Iowa Loan & Trust Co..... | 1,000.00 | | 1,250.00 |
| Denver Consolidated Electric..... | 1,000.00 | | 1,100.00 |
| Concord & Montreal R. R..... | 2,500.00 | | 4,275.00 |
| West Side Construction Co..... | 240.00 | | 240.00 |
| Pullman Palace Car Co..... | 500.00 | | 800.00 |
| Metropolitan West Side Electric R. R..... | 20.00 | | 185.00 |
| <i>BONDS.</i> | | | |
| Central Loan & Land Co..... | 3,000.00 | | 3,000.00 |
| New Hampshire Trust Co..... | 6,500.00 | | 5,200.00 |
| Muscatine Mortgage & Loan Co..... | 1,000.00 | | 1,000.00 |
| Zenia Water Co..... | 1,000.00 | | 1,000.00 |
| National Cordage Co..... | 400.00 | | 400.00 |
| Ellensburg City, Wash..... | 1,000.00 | | 1,000.00 |
| City Water Co., Sheboygan, Mich..... | 1,000.00 | | 1,000.00 |
| Huron, S. D., educational..... | 1,000.00 | | 1,000.00 |
| Metropolitan West Side El. R. R..... | 4,000.00 | | 4,400.00 |
| Atchison, Topeka & Santa Fé R. R..... | 1,000.00 | | 880.00 |
| Davidson Investment Co..... | 5,000.00 | | 1,250.00 |
| Northwestern Guaranty Loan Co..... | 200.00 | | 100.00 |
| Union Trust Co., Sioux City..... | 2,000.00 | | 2,000.00 |
| Total values..... | \$33,060.00 | \$33,860.67 | |

| | |
|---|--------------------|
| Market value of stocks and bonds..... | \$33,860.67 |
| Cash in company's office..... | 198.42 |
| Cash deposited in bank..... | 2,014.99 |
| Interest due and accrued..... | 548.56 |
| Gross premiums in course of collection..... | 4,868.92 |
| All other assets..... | 500.00 |
| Gross assets..... | <u>\$48,755.81</u> |

LIABILITIES.

| | |
|---|--------------------|
| Net amount of unpaid losses..... | \$7,297.21 |
| Unearned premiums at fifty per cent. of gross premiums.... | 28,015.79 |
| Due and accrued for salaries, rent, and incidental expenses.. | 250.00 |
| Commissions and brokerage..... | 540.92 |
| Due for borrowed money..... | 800.00 |
| Return premiums..... | 593.33 |
| Re-insurance..... | 153.19 |
| Gross liabilities, except capital and surplus..... | <u>\$37,650.44</u> |
| Paid-up capital..... | \$10,000.00 |
| Surplus beyond all liabilities..... | <u>1,105.37</u> |
| Surplus as regards policy-holders..... | 11,105.37 |
| Total liabilities, including capital and surplus..... | <u>\$48,755.81</u> |

INCOME.

| | |
|---|--------------------|
| Cash received for gross premiums..... | \$72,249.11 |
| Deduct re-insurance, rebate, and return premiums..... | <u>18,592.66</u> |
| Net cash received for premiums—all fire..... | \$58,656.45 |
| Received for interest on mortgages..... | 247.10 |
| Interest and dividends from all other sources..... | 1,144.82 |
| Income from all other sources..... | <u>800.00</u> |
| Gross cash income..... | <u>\$60,848.37</u> |

EXPENDITURES.

| | |
|---|--------------------|
| Gross amount paid for losses..... | \$45,446.38 |
| Deduct salvage and re-insurance..... | <u>2,192.67</u> |
| Net amount paid for losses—all fire..... | \$43,253.71 |
| Dividends paid stockholders..... | 600.00 |
| Commissions and brokerage..... | 13,755.35 |
| Salaries and fees of officers and employés..... | 2,068.30 |
| State and local taxes..... | 100.00 |
| All other payments and expenditures..... | <u>1,363.90</u> |
| Gross cash expenditures..... | <u>\$61,141.26</u> |

RISKS AND PREMIUMS.

| | <i>Fire Risks.</i> | <i>Premiums.</i> |
|---|--------------------|------------------|
| In force Dec. 31, 1893..... | \$5,185,544.00 | \$70,060.41 |
| Written or renewed during the year..... | 4,963,909.00 | 64,624.95 |
| Total..... | \$10,149,453.00 | \$134,675.36 |
| Deduct risks expired or terminated..... | 5,591,503.00 | 75,968.94 |
| In force at the end of the year..... | \$4,557,950.00 | \$58,706.42 |
| Deduct amount re-insured..... | 207,362.00 | 2,674.84 |
| Net amount in force Dec. 31, 1894..... | \$4,350,588.00 | \$56,031.58 |

MISCELLANEOUS.

| | |
|---|--------------|
| Premiums received from organization to date..... | \$365,478.05 |
| Losses paid from organization to date..... | 186,711.39 |
| Fire losses incurred during the year..... | 41,475.37 |
| Cash dividends declared since commencing business..... | 4,100.00 |
| Company's stock owned by the directors, at par value..... | 8,300.00 |
| Dividends declared during the year..... | 600.00 |

BUSINESS IN NEW HAMPSHIRE, 1894.

| | |
|-------------------------|--------------|
| Fire risks written..... | \$976,007.00 |
| Premiums received..... | 14,749.54 |
| Losses paid..... | 7,856.77 |
| Losses incurred..... | 8,554.05 |

GRANITE STATE FIRE INSURANCE COMPANY.

Incorporated July 17, 1885. Commenced business November 12, 1885.

FRANK JONES, *President.*

ALFRED F. HOWARD, *Secretary.*

Principal office, Portsmouth.

CASH CAPITAL, \$200,000.00.

ASSETS.

| | |
|---|------------|
| Cash value of real estate, less encumbrances thereon..... | \$8,700.00 |
| Loans on mortgages of real estate (first liens)..... | 51,480.00 |
| Interest due and accrued thereon..... | 817.52 |

| | |
|-----------------------------------|-------------|
| Value of lands mortgaged..... | \$69,500.00 |
| Value of buildings thereon..... | 55,600.00 |
| Insurance held as collateral..... | 44,825.00 |

SCHEDULE OF STOCKS AND BONDS.

| STOCKS. | Par Value. | Market Value. |
|---|------------|---------------|
| Dover Gas-Light Co., Dover..... | \$3,325.00 | \$3,591.00 |
| Worcester, Nashua & Rochester R. R..... | 100.00 | 130.00 |
| International Loan & Trust Co., Kansas City | 5,000.00 | 5,000.00 |
| Wolfeborough Loan & Banking Co..... | 5,000.00 | 5,000.00 |
| Boston & Maine R. R..... | 12,300.00 | 19,680.00 |

| BONDS. | Par Value. | Market Value. |
|--|---------------------|---------------------|
| Eastman Freight Car Heater Co | 16,000.00 | 16,000.00 |
| Chippewa Falls Water-Works..... | 10,500.00 | 10,500.00 |
| Town of Harrisville, N. H..... | 15,000.00 | 16,200.00 |
| City of Manchester, N. H..... | 100,000.00 | 106,500.00 |
| Fort Plain, N. Y., Water Co..... | 10,000.00 | 10,000.00 |
| New Hampshire Trust Co..... | 10,000.00 | 3,000.00 |
| St. Cloud Gas & Electric Co., Minn..... | 10,000.00 | 10,500.00 |
| Nashua Card & Glazed Paper Co..... | 5,000.00 | 5,000.00 |
| National Loan & Trust Co., Kansas City.... | 2,500.00 | 2,500.00 |
| National Loan & Trust Co., Kansas City.... | 1,500.00 | 1,500.00 |
| School Dist. No. 1, County of Garfield, Col. | 1,000.00 | 1,100.00 |
| Front St. Cable Railway Co., Seattle, Wash. | 35,000.00 | 36,750.00 |
| Palouse City, Wash..... | 4,800.00 | 5,520.00 |
| Total values..... | <u>\$247,025.00</u> | <u>\$263,461.00</u> |

Market value of stocks and bonds..... \$263,416.00

COLLATERAL SECURITIES FOR CASH LOANS.

| | Market Value. | Amount Loaned. |
|---|-------------------|-------------------|
| Indian Head Nat. Bank..... | \$3,335.00 } | \$4,000.00 |
| Portsmouth, Great Falls & Conway R. R.... | 1,080.00 } | |
| Total market value and amount loaned | <u>\$4,415.00</u> | <u>\$4,000.00</u> |

| | |
|---|---------------------|
| Loans on collateral securities..... | 4,000.00 |
| Cash in company's office..... | 1,957.09 |
| Cash deposited in bank..... | 22,736.74 |
| Interest due and accrued..... | 2,048.79 |
| Gross premiums in course of collection..... | 65,496.13 |
| Gross assets..... | <u>\$420,697.27</u> |

LIABILITIES.

| | |
|--|---------------------|
| Net amount of unpaid losses..... | \$24,184.94 |
| Unearned premiums at fifty per cent. of gross premiums.... | 152,705.47 |
| Commissions and brokerage..... | 5,942.11 |
| Return premiums..... | 1,138.72 |
| Re-insurance..... | 4,511.30 |
| Gross liabilities, except capital and surplus..... | <u>\$188,482.54</u> |

| | | |
|---|--------------|--------------------------|
| Paid-up capital..... | \$200,000.00 | |
| Surplus beyond all liabilities..... | 32,214.73 | |
| | <hr/> | |
| Surplus as regards policy-holders..... | | 232,214.73 |
| Total liabilities, including capital and surplus..... | | <hr/> <hr/> \$420,697.27 |

INCOME.

| | | |
|---|--------------|--------------|
| Cash received for gross premiums..... | \$511,613.50 | |
| Deduct re-insurance, rebate, and return premiums..... | 285,827.69 | |
| | <hr/> | |
| Net cash received for premiums—all fire..... | | \$225,785.81 |
| Received for interest on mortgages..... | | 3,198.93 |
| Interest and dividends from all other sources..... | | 13,077.60 |
| | | <hr/> |
| Gross cash income..... | | \$242,062.34 |

EXPENDITURES.

| | | |
|---|--------------|--------------|
| Gross amount paid for losses..... | \$336,834.35 | |
| Deduct salvage and re-insurance..... | 73,979.34 | |
| | <hr/> | |
| Net amount paid for losses—all fire..... | | \$257,855.01 |
| Dividends paid stockholders..... | | 12,000.00 |
| Commissions and brokerage..... | | 43,695.47 |
| Salaries and fees of officers and employes..... | | 10,980.00 |
| State and local taxes..... | | 8,988.47 |
| All other payments and expenditures..... | | 26,355.41 |
| | | <hr/> |
| Gross cash expenditures..... | | \$359,874.36 |

RISKS AND PREMIUMS.

| | <i>Fire Risks.</i> | <i>Premiums</i> |
|---|--------------------|-----------------|
| In force Dec. 31, 1893..... | \$60,803,868.00 | \$744,802.31 |
| Written or renewed during the year..... | 36,000,089.00 | 467,650.76 |
| | <hr/> | <hr/> |
| Total..... | \$96,803,957.00 | \$1,212,453.07 |
| Deduct risks expired or terminated..... | 58,196,756.00 | 754,123.24 |
| | <hr/> | <hr/> |
| In force at the end of the year..... | \$38,607,201.00 | \$458,329.83 |
| Deduct amount re-insured..... | 12,737,913.00 | 152,918.89 |
| | <hr/> | <hr/> |
| Net amount in force Dec. 31, 1894..... | \$25,869,288.00 | \$305,410.94 |

MISCELLANEOUS.

| | |
|---|----------------|
| Premiums received from organization to date..... | \$4,382,983.12 |
| Losses paid from organization to date..... | 1,965,765.67 |
| Fire losses incurred during the year..... | 240,142.40 |
| Cash dividends declared since commencing business..... | 60,000.00 |
| Company's stock owned by the directors, at par value..... | 121,300.00 |
| Dividends declared during the year..... | 12,000.00 |

BUSINESS IN NEW HAMPSHIRE, 1894.

| | |
|-------------------------|-----------------|
| Fire risks written..... | \$14,689,728.00 |
| Premiums received..... | 177,832.13 |
| Losses paid..... | 77,120.54 |
| Losses incurred..... | 75,557.15 |

NEW HAMPSHIRE FIRE INSURANCE COMPANY.

Incorporated July 7, 1869. Commenced business April, 1870.

JAMES A. WESTON, *President*.JOHN C. FRENCH, *Secretary*.

Principal office, Manchester.

CASH CAPITAL, \$800,000.

ASSETS.

| | |
|---|-------------|
| Cash value of real estate, less encumbrances thereon..... | \$68,500.00 |
| Loans on mortgages of real estate (first liens)..... | 695,622.66 |
| Interest due and accrued thereon..... | 9,658.03 |

SCHEDULE OF STOCKS AND BONDS.

| STOCKS. | Par Value. | Market Value. |
|--|------------|---------------|
| Suncook Valley R. R..... | \$4,000.00 | \$5,000.00 |
| N. Y. Central & Hudson River R. R..... | 10,000.00 | 10,000.00 |
| Norwich & Worcester R. R..... | 3,100.00 | 5,425.00 |
| Pemigewasset Valley R. R..... | 26,000.00 | 32,500.00 |
| Boston & Albany R. R..... | 7,500.00 | 15,525.00 |
| Boston & Maine R. R..... | 7,500.00 | 12,000.00 |
| Chicago, Burlington & Quincy R. R..... | 47,400.00 | 34,123.00 |
| Illinois Central R. R..... | 30,000.00 | 25,500.00 |
| Chicago, Rock Island & Pacific R. R..... | 10,000.00 | 6,300.00 |
| Lake Shore & Michigan Southern R. R..... | 20,000.00 | 27,200.00 |
| Chicago & Northern R. R..... | 25,000.00 | 25,000.00 |
| Merchants National Bank, Manchester..... | 10,000.00 | 13,000.00 |
| Merchants National Bank, Kansas City, Mo.. | 5,000.00 | 4,000.00 |

| | | |
|---|-----------|-----------|
| Pemigewasset National Bank, Plymouth..... | 6,000.00 | 7,800.00 |
| First National Bank, Peterborough..... | 5,000.00 | 7,000.00 |
| Lancaster Trust Co., Lancaster..... | 2,500.00 | 2,500.00 |
| Exeter Banking Co., Exeter..... | 1,000.00 | 1,000.00 |
| Amoskeag Manufacturing Co., Manchester... | 10,000.00 | 17,000.00 |
| Stark Mills, Manchester..... | 10,000.00 | 9,500.00 |
| Manchester Mill, Manchester..... | 20,000.00 | 20,000.00 |
| Quincy R. R. Bridge Co..... | 8,000.00 | 14,000.00 |
| Pullman Palace Car Co..... | 10,000.00 | 15,600.00 |

BONDS.

| | | |
|---|------------|------------|
| U. S. Government..... | 75,000.00 | 85,812.50 |
| U. S. Government..... | 25,000.00 | 29,250.00 |
| City of Chicago, Ill..... | 10,000.00 | 10,200.00 |
| City of Concord..... | 1,000.00 | 1,020.00 |
| City of Topeka, Kan..... | 3,500.00 | 3,585.00 |
| City of Moorhead, Minn.. .. | 6,000.00 | 6,130.00 |
| City of Lincoln, Neb..... | 26,000.00 | 27,300.00 |
| City of Seattle, Wash..... | 10,000.00 | 10,200.00 |
| City of Tacoma, Wash..... | 25,000.00 | 27,500.00 |
| City of East Portland, Ore..... | 25,000.00 | 27,500.00 |
| City of Cleveland, O..... | 50,000.00 | 53,000.00 |
| City of Ashtabula, O..... | 10,000.00 | 10,400.00 |
| City of Dayton, O..... | 20,000.00 | 21,600.00 |
| Maine Central R. R..... | 10,000.00 | 10,800.00 |
| New York & New England R. R..... | 10,000.00 | 11,700.00 |
| New York & New England R. R..... | 10,000.00 | 11,000.00 |
| Boston, Concord & Montreal R. R..... | 50,000.00 | 63,000.00 |
| Concord & Montreal R. R..... | 100,000.00 | 100,000.00 |
| Boston & Albany R. R..... | 5,000.00 | 5,000.00 |
| Chicago, Burlington & Quincy R. R..... | 18,000.00 | 9,780.00 |
| Chicago, Burlington & Q. R. R., Den. Ex..... | 11,000.00 | 9,800.00 |
| Chicago, Burlington & Quincy R. R., Con. 5's. | 20,000.00 | 20,300.00 |
| Union Pacific R. R. Trust..... | 10,000.00 | 7,000.00 |
| Oregon Short Line R. R..... | 10,000.00 | 8,950.00 |
| Chicago & West Michigan R. R..... | 26,000.00 | 18,125.00 |
| Chicago, Burlington & Northern R. R..... | 5,000.00 | 5,150.00 |
| Montana Central R. R..... | 26,000.00 | 25,500.00 |
| Lehigh Valley Terminal Ry. Co..... | 25,000.00 | 27,250.00 |
| Hillsborough County..... | 5,000.00 | 5,000.00 |
| Topeka, Kansas, Water-Supply Co..... | 20,000.00 | 20,000.00 |
| Claremont Water-Works..... | 5,000.00 | 5,000.00 |
| Minneapolis Gas-Light Co..... | 20,000.00 | 21,000.00 |
| New Hampshire Trust Co., Deb..... | 20,000.00 | 24,000.00 |
| Central Loan & Land Co., Deb..... | 20,000.00 | 20,000.00 |
| Johnson Loan & Trust Co., Deb..... | 9,000.00 | 7,200.00 |
| National Loan & Trust Co., Deb..... | 10,000.00 | 10,000.00 |
| Nashua Card & Glazed Paper Co..... | 10,000.00 | 10,000.00 |
| Grand Forks Gas & Electric Co..... | 5,000.00 | 5,000.00 |
| Minneapolis General Electric Co..... | 25,000.00 | 25,000.00 |
| Sioux City, Iowa, "Sewerage"..... | 540.49 | 540.49 |
| Swift & Co., Chicago..... | 25,000.00 | 25,000.00 |
| Old Colony Steamboat Co..... | 10,000.00 | 10,100.00 |

| | | |
|-------------------|----------------|----------------|
| Total values..... | \$1,092,040.49 | \$1,155,610.99 |
|-------------------|----------------|----------------|

Market value of stocks and bonds.....\$1,155,610.99

COLLATERAL SECURITIES FOR CASH LOANS.

| | <i>Market Value.</i> | <i>Amount Loaned.</i> |
|---|--------------------------|---------------------------|
| Manchester & Lawrence R. R..... | \$1,800.00 | \$2,700.00 |
| Moline Plow Co., Moline, Ill..... | 2,000.00 | |
| Muscatine Mortgage Co..... | 7,300.00 | 5,700.00 |
| Iowa City Packing and Provision Co..... | 1,800.00 | 1,000.00 |
| Swift Refrigerator Transportation Co..... | 30,000.00 | 25,000.00 |
| Exeter Manufacturing Co..... | 18,000.00 | 15,000.00 |
| Exeter Manufacturing Co..... | 12,000.00 | 10,000.00 |
| Total market value and amount loaned... | <u>\$72,400.00</u> | <u>\$59,400.00</u> |

| | |
|---|-----------------------|
| Loans on collateral securities..... | \$59,400.00 |
| Cash in company's office..... | 6,535.77 |
| Cash deposited in bank..... | 73,549.54 |
| Interest due and accrued..... | 8,488.47 |
| Gross premiums in course of collection..... | 125,206.21 |
| Gross assets..... | <u>\$2,202,575.67</u> |

LIABILITIES.

| | |
|--|-----------------------|
| Net amount of unpaid losses..... | \$123,760.74 |
| Unearned premiums at fifty per cent. of gross premiums.. | 772,774.44 |
| Commissions and brokerage | 25,041.24 |
| Gross liabilities, except capital and surplus | <u>\$921,576.42</u> |
| Paid-up capital..... | \$800,000.00 |
| Surplus beyond all liabilities..... | 480,999.25 |
| Surplus as regards policy holders..... | 1,280,999.25 |
| Total liabilities, including capital and surplus..... | <u>\$2,202,575.67</u> |

INCOME.

| | |
|---|-----------------------|
| Cash received for gross premiums..... | \$1,189,579.72 |
| Deduct re-insurance, rebate, and return premiums... | 177,816.96 |
| Net cash received for premiums—all fire..... | \$1,011,762.76 |
| Received for interest on mortgages..... | 46,036.82 |
| Interest and dividends from all other sources..... | 56,437.78 |
| Gross cash income | <u>\$1,114,237.36</u> |

EXPENDITURES.

| | |
|--------------------------------------|------------------|
| Gross amount paid for losses..... | \$651,698.99 |
| Deduct salvage and re-insurance..... | <u>34,201.25</u> |

| | |
|---|-----------------------|
| Net amount paid for losses—all fire..... | \$617,497.74 |
| Dividends paid stockholders..... | 64,000.00 |
| Commissions and brokerage..... | 206,372.90 |
| Salaries and fees of officers and employés..... | 45,346.00 |
| State and local taxes..... | 29,541.86 |
| All other payments and expenditures..... | 53,678.73 |
| Gross cash expenditures..... | <u>\$1,016,437.23</u> |

RISKS AND PREMIUMS.

| | <i>Fire Risks.</i> | <i>Premiums.</i> |
|---|-------------------------|-----------------------|
| In force Dec. 31, 1893..... | \$116,058,600.00 | \$1,531,966.80 |
| Written or renewed during the year..... | 94,724,193.00 | 1,170,512.31 |
| Total.... | <u>\$210,782,793.00</u> | <u>\$2,702,479.11</u> |
| Deduct risks expired or terminated..... | 91,568,741.00 | 1,092,602.82 |
| In force at the end of the year..... | \$119,214,052.00 | \$1,609,876.29 |
| Deduct amount re-insured..... | 5,005,103.00 | 64,327.42 |
| Net amount in force Dec. 31, 1894.... | <u>\$114,208,949.00</u> | <u>\$1,545,548.87</u> |

MISCELLANEOUS.

| | |
|--|-----------------|
| Premiums received from organization to date..... | \$11,343,664.13 |
| Losses paid from organization to date..... | 6,091,780.13 |
| Fire losses incurred during the year..... | 601,538.45 |
| Cash dividends declared since commencing business..... | 764,000.00 |
| Company's stock owned by the directors, at par value.... | 258,400.00 |
| Dividends declared during the year..... | 64,000.00 |

BUSINESS IN NEW HAMPSHIRE, 1894.

| | |
|-------------------------|-----------------|
| Fire risks written..... | \$13,552,198.00 |
| Premiums received..... | 146,574.22 |
| Losses paid..... | 104,467.71 |
| Losses incurred..... | 97,531.47 |

PORTSMOUTH FIRE ASSOCIATION.

Incorporated October 22, 1887. Commenced business November 1, 1887.

FRANK JONES, *President.*ALFRED F. HOWARD, *Secretary.*

Principal office, Portsmouth.

CASH CAPITAL, \$50,000.

ASSETS.

| | |
|---|-------------|
| Cash value of real estate, less encumbrances thereon..... | \$3,500.00 |
| Loans on mortgages of real estate (first liens)..... | 32,000.00 |
| Interest due and accrued thereon..... | 626.82 |
| Value of lands mortgaged..... | \$42,400.00 |
| Value of buildings thereon..... | 28,250.00 |
| Insurance held as collateral..... | 18,500.00 |

SCHEDULE OF STOCKS AND BONDS.

| <i>STOCKS.</i> | | <i>Par Value.</i> | <i>Market Value.</i> |
|---|-------------|-------------------|----------------------|
| International Loan and Trust Co..... | | \$5,000.00 | \$5,000.00 |
| <i>BONDS.</i> | | | |
| Emporia Electric and Gas Light Co..... | 10,000.00 | | 11,000.00 |
| Columbia County, Wash..... | 5,000.00 | | 6,000.00 |
| Fort Plain, N. Y., Water Co..... | 5,000.00 | | 5,000.00 |
| Chippewa Falls Water-Works Co..... | 10,000.00 | | 10,000.00 |
| Xenia, Ohio, Water Co..... | 2,000.00 | | 2,000.00 |
| St. Cloud Gas & Electric Co..... | 5,000.00 | | 5,250.00 |
| Los Angeles, Cal..... | 3,000.00 | | 3,000.00 |
| Eastman Freight Car Heater Co..... | 15,000.00 | | 15,000.00 |
| Chehalis County, Washington..... | 4,000.00 | | 4,400.00 |
| Salt Lake, Utah..... | 3,000.00 | | 3,000.00 |
| City of Pittsburgh, Kan..... | 2,500.00 | | 2,525.00 |
| Evansville (Ind.) Street Railway Co. | 5,000.00 | | 5,000.00 |
| Tiffin, Ohio, Water-Works..... | 5,000.00 | | 5,000.00 |
| Cincinnati, Newton & Covington Railway Co., | 5,000.00 | | 5,000.00 |
| Duluth Transfer Railway Co..... | 5,000.00 | | 5,000.00 |
| Total values..... | \$89,500.00 | | \$92,175.00 |

| | |
|---|--------------|
| Market value of stocks and bonds..... | \$92,175.00 |
| Cash in company's office..... | 107.31 |
| Cash deposited in bank..... | 3,273.12 |
| Interest due and accrued..... | 616.75 |
| Gross premiums in course of collection..... | 15,056.34 |
| Gross assets..... | \$147,355.34 |

LIABILITIES.

| | |
|---|---------------------|
| Net amount of unpaid losses..... | \$4,846.71 |
| Unearned premiums at fifty per cent. of gross premiums.... | 22,922.07 |
| Due and accrued for salaries, rent, and incidental expenses.. | 136.61 |
| Commissions and brokerage..... | 2,219.90 |
| Due for borrowed money..... | 6,000.00 |
| Return premiums..... | 1,652.89 |
| | <hr/> |
| Gross liabilities, except capital and surplus..... | \$37,777.68 |
| Paid-up capital..... | \$50,000.00 |
| Surplus beyond all liabilities..... | 59,577.66 |
| | <hr/> |
| Surplus as regards policy-holders..... | 109,577.66 |
| Total liabilities, including capital and surplus..... | <u>\$147,355.34</u> |

INCOME.

| | |
|--|-------------|
| Cash received for gross premiums..... | \$34,498.12 |
| Deduct re-insurance, rebate, and return premiums.... | 2,916.67 |
| | <hr/> |
| Net cash received for premiums—all fire..... | \$31,576.45 |
| Received for interest on mortgages..... | 2,302.12 |
| Interest and dividends from all other sources..... | 4,746.25 |
| | <hr/> |
| Gross cash income..... | \$38,624.82 |

EXPENDITURES.

| | |
|---|-------------|
| Gross amount paid for losses..... | \$22,287.01 |
| Deduct salvage and re-insurance..... | 764.50 |
| | <hr/> |
| Net amount paid for losses—all fire..... | \$21,522.51 |
| Dividends paid stockholders..... | 4,500.00 |
| Commissions and brokerage..... | 3,308.08 |
| Salaries and fees of officers and employes..... | 375.00 |
| State and local taxes..... | 511.00 |
| All other payments and expenditures..... | 1,921.85 |
| | <hr/> |
| Gross cash expenditures..... | \$32,133.44 |

RISKS AND PREMIUMS.

| | <i>Fire Risks.</i> | <i>Premiums.</i> |
|--|-----------------------|--------------------|
| In force December 31, 1893..... | \$3,806,355.00 | \$47,216.32 |
| Written or renewed during the year..... | 2,916,704.00 | 37,919.86 |
| | <hr/> | <hr/> |
| Total..... | \$6,723,059.00 | \$85,136.18 |
| Deduct risks expired or terminated..... | 3,231,812.00 | 38,920.75 |
| | <hr/> | <hr/> |
| In force at the end of the year..... | \$3,491,247.00 | \$46,215.43 |
| Deduct amount re-insured..... | 30,422.00 | 371.30 |
| | <hr/> | <hr/> |
| Net amount in force December 31, 1894..... | <u>\$3,460,825.00</u> | <u>\$45,844.13</u> |

MISCELLANEOUS.

| | |
|---|--------------|
| Premiums received from organization to date..... | \$187,713.85 |
| Losses paid from organization to date..... | 84,291.35 |
| Fire losses incurred during the year..... | 25,178.86 |
| Cash dividends declared since commencing business | 4,500.00 |
| Company's stock owned by the directors, at par value..... | 41,000.00 |
| Dividends declared during the year..... | 4,500.00 |

BUSINESS IN NEW HAMPSHIRE, 1894.

| | |
|----------------------------|--------------|
| Fire risks written.. | \$616,458.00 |
| Premiums received..... | 8,275.29 |
| Losses paid..... | 7,089.04 |
| Losses incurred..... | 9,245.40 |

STATE DWELLING-HOUSE INSURANCE COMPANY.

Incorporated October 17, 1885. Commenced business October 23, 1885.

SOLON A. CARTER, *Vice-President.* OBADIAH MORRILL, *Secretary.*

Principal office, Concord.

CASH CAPITAL, \$15,000.00.

ASSETS.

| | |
|---|------------|
| Cash value of real estate, less encumbrances thereon..... | \$3,130.00 |
| Loans on mortgages of real estate (first liens)..... | 7,625.00 |
| Interest due and accrued thereon..... | 373.07 |

| | |
|--|-------------|
| Value of lands mortgaged and buildings thereon.... | \$20,745.00 |
| Insurance held as collateral..... | 5,800.00 |

SCHEDULE OF STOCKS AND BONDS.

| STOCKS. | Par Value. | Market Value |
|------------------------------------|------------|--------------|
| Indian Head National Bank..... | \$300.00 | \$300.00 |
| Page Belting Co..... | 1,000.00 | 1,000.00 |
| Red Oak Investment Co..... | 500.00 | 500.00 |
| International Loan & Trust Co..... | 300.00 | 200.00 |
| Peterborough R. R..... | 700.00 | 700.00 |
| County of Bernalillo..... | 500.00 | 500.00 |

BONDS.

| | | |
|-------------------------------------|--------------------|--------------------|
| Jersey City, Water..... | 1,000.00 | 1,000.00 |
| Equitable Mortgage Co..... | 1,300.00 | 1,170.00 |
| Incorp. Town State Centre Iowa..... | 500.00 | 500.00 |
| Kansas City Investment Co..... | 900.00 | 720.00 |
| Johnson Loan & Trust Co..... | 320.00 | 256.00 |
| City of Concord, Water..... | 4,070.00 | 4,070.00 |
| Total values..... | <u>\$11,890.00</u> | <u>\$11,416.00</u> |

Market value of stocks and bonds \$11,416.00

COLLATERAL SECURITIES FOR CASH LOANS.

| | <i>Market Value.</i> | <i>Amount Loaned.</i> |
|--|--------------------------|---------------------------|
| Granite State Fire Insurance Co..... | \$500.00 | \$500.00 |
| Nashua Building & Loan Association..... | 500.00 | 500.00 |
| Total market value and amount loaned.... | <u>\$1,000.00</u> | <u>\$1,000.00</u> |

| | |
|---|--------------------|
| Loans on collateral securities..... | \$1,000.00 |
| Cash in the company's office..... | 524.35 |
| Cash deposited in bank..... | 8,532.99 |
| Interest due and accrued..... | 250.34 |
| Gross premiums in course of collection..... | 41.92 |
| Loans on personal securities..... | 4,500.00 |
| Gross assets..... | <u>\$37,393.67</u> |

LIABILITIES.

| | |
|---|--------------------|
| Unearned premiums at fifty per cent. of gross premiums.... | \$4,916.84 |
| Due and accrued for salaries, rent, and incidental expenses.. | 212.20 |
| Commissions and brokerage..... | 7.25 |
| Gross liabilities, except capital and surplus..... | <u>\$5,136.29</u> |
| Paid-up capital | \$15,000.00 |
| Surplus beyond all liabilities..... | 17,257.38 |
| Surplus as regards policy-holders..... | <u>32,257.38</u> |
| Total liabilities, including capital and surplus..... | <u>\$37,393.67</u> |

INCOME.

| | |
|---|-------------------|
| Cash received for gross premiums..... | \$2,334.77 |
| Deduct re-insurance, rebate, and return premiums..... | <u>125.86</u> |
| Net cash received for premiums—all fire..... | \$2,208.91 |
| Received for interest on mortgages..... | 1,189.46 |
| Gross cash income..... | <u>\$3,398.37</u> |

EXPENDITURES.

| | |
|---|-------------------|
| Gross amount paid for losses—all fire..... | \$1,039.08 |
| Dividends paid stockholders..... | 1,350.00 |
| Dividends paid policy-holders..... | 45.37 |
| Commissions and brokerage..... | 446.78 |
| Salaries and fees of officers and employes..... | 206.89 |
| State and local taxes..... | 155.00 |
| All other payments and expenditures..... | 408.66 |
| Gross cash expenditures..... | <u>\$3,653.78</u> |

RISKS AND PREMIUMS.

| | <i>Fire Risks.</i> | <i>Premiums.</i> |
|--|-----------------------|--------------------|
| In force Dec. 31, 1893..... | \$390,450.00 | \$9,062.03 |
| Written or renewed during the year... .. | 234,725.00 | 2,369.77 |
| Total..... | <u>\$1,125,175.00</u> | <u>\$11,431.80</u> |
| Deduct risks expired or terminated..... | 152,525.00 | 1,598.13 |
| Net amount in force Dec. 31, 1894..... | <u>\$972,650.00</u> | <u>\$9,833.67</u> |

MISCELLANEOUS.

| | |
|---|-------------|
| Premiums received from organization to date..... | \$52,305.73 |
| Losses paid from organization to date..... | 25,059.15 |
| Fire losses incurred during the year..... | 1,039.08 |
| Cash dividends declared since commencing business..... | 1,416.77 |
| Company's stock owned by the directors, at par value..... | 10,800.00 |
| Dividends declared during the year..... | 1,395.37 |
| Amount loaned to officers and directors..... | 1,000.00 |

BUSINESS IN NEW HAMPSHIRE, 1894.

| | |
|-------------------------|--------------|
| Fire risks written..... | \$234,725.00 |
| Premiums received..... | 2,369.77 |
| Losses paid..... | 1,039.08 |
| Losses incurred..... | 1,039.08 |

FIRE AND FIRE-MARINE INSURANCE COMPANIES

OF OTHER STATES.

**DETAILED ABSTRACTS FROM THE ANNUAL STATEMENTS OF THE
FIRE AND FIRE-MARINE INSURANCE COMPANIES OF OTHER
STATES, AUTHORIZED TO DO BUSINESS IN THE STATE
OF NEW HAMPSHIRE, SHOWING THEIR CONDI-
TION ON THE 31ST DAY OF
DECEMBER, 1894.**

ÆTNA INSURANCE COMPANY.

HARTFORD, CONN.

Incorporated June, 1819. Commenced business August 17, 1819.

WILLIAM B. CLARK, *President.*

WILLIAM H. KING, *Secretary.*

CASH CAPITAL, \$4,000,000.00.

ASSETS.

| | |
|---|-----------------|
| Cash value of real estate, less encumbrances thereon..... | \$200,000.00 |
| Loans on mortgages of real estate (first liens)..... | 36,000.00 |
| Interest due and accrued thereon..... | 300.45 |
| Value of lands mortgaged..... | \$37,000.00 |
| Value of buildings thereon..... | 33,000.00 |
| Insurance held as collateral..... | 25,500.00 |
| Market value of stocks and bonds..... | 9,256,357.00 |
| Loans on collateral securities..... | 5,600.00 |
| Cash in the company's office..... | 1,868.81 |
| Cash deposited in bank..... | 716,825.96 |
| Interest due and accrued..... | 3,105.32 |
| Gross premiums in course of collection..... | 627,758.82 |
| Gross assets..... | \$10,847,816.36 |

LIABILITIES.

| | |
|---|-----------------|
| Net amount of unpaid losses..... | \$386,313.76 |
| Unearned premiums at fifty per cent. of gross premiums.. | 2,961,188.32 |
| Reclaimable on perpetual fire policies..... | 48,857.51 |
| Due and accrued for salaries, rent, and incidental expenses | 1,000.00 |
| Commissions and brokerage..... | 86,434.27 |
| Return premiums..... | 64,825.70 |
| Gross liabilities, except capital and surplus..... | \$3,548,619.56 |
| Paid-up capital..... | \$4,000,000.00 |
| Surplus beyond all liabilities..... | 3,299,196.80 |
| Surplus as regards policy-holders..... | 7,299,196.80 |
| Total liabilities, including capital and surplus..... | \$10,847,816.36 |

INCOME.

| | <i>Fire.</i> | <i>Inland.</i> | |
|---|-----------------------|---------------------|-----------------------|
| Cash received for gross premiums..... | \$4,569,396.11 | \$216,990.62 | |
| Deduct re-insurance, rebate, and return premiums..... | 767,550.22 | 62,472.71 | |
| Net cash received for premiums..... | <u>\$3,801,815.89</u> | <u>\$164,517.91</u> | |
| | | | \$3,966,333.80 |
| Received for interest on mortgages..... | | | 1,960.00 |
| Interest and dividends from all other sources..... | | | 475,656.78 |
| Income from all other sources..... | | | 2,355.14 |
| Deposit premiums received for perpetual fire risks | \$1,711.90 | | |
| Gross cash income..... | | | <u>\$4,446,305.87</u> |

EXPENDITURES.

| | <i>Fire.</i> | <i>Marine and Inland.</i> | |
|---|-----------------------|---------------------------|-----------------------|
| Gross amount paid for losses..... | <u>\$2,255,495.88</u> | <u>\$130,814.39</u> | \$2,385,810.27 |
| Dividends paid stockholders..... | | | 720,000.00 |
| Commissions and brokerage..... | | | 634,984.72 |
| Salaries and fees of officers and employes..... | | | 244,242.25 |
| State and local taxes..... | | | 70,533.81 |
| All other payments and expenditures..... | | | 265,376.87 |
| Gross cash expenditures..... | | | <u>\$4,320,947.42</u> |

RISKS AND PREMIUMS.

| | <i>Fire Risks.</i> | <i>Premiums.</i> |
|---|-------------------------|------------------------|
| In force Dec. 31, 1893..... | \$496,802,322.00 | \$6,023,156.03 |
| Written or renewed during the year..... | 345,449,164.00 | 4,445,448.53 |
| Total..... | <u>\$842,251,486.00</u> | <u>\$10,468,604.56</u> |
| Deduct risks expired or terminated..... | 339,288,744.00 | 4,253,929.64 |
| In force at the end of the year..... | <u>\$502,962,742.00</u> | <u>\$6,214,674.92</u> |
| Deduct amount re-insured..... | 32,302,940.00 | 396,533.53 |
| Net amount in force Dec. 31, 1894..... | <u>\$470,659,802.00</u> | <u>\$5,818,141.39</u> |
| Perpetual risks in force..... | \$2,235,250.00 | \$51,428.93 |
| | <i>Inland Risks,</i> | <i>Premiums.</i> |
| In force Dec. 31, 1893..... | \$2,928,251.00 | \$106,110.88 |
| Written or renewed during the year..... | 62,009,542.00 | 253,590.76 |
| Total..... | <u>\$64,937,793.00</u> | <u>\$359,701.64</u> |
| Deduct risks expired or terminated..... | 61,216,748.00 | 255,466.37 |
| In force at the end of the year..... | <u>\$3,721,045.00</u> | <u>\$104,235.27</u> |

MISCELLANEOUS.

| | |
|---|------------------|
| Premiums received from organization to date..... | \$131,480,243.82 |
| Losses paid from organization to date..... | 75,142,516.80 |
| Fire and inland losses incurred during the year..... | 2,252,343.16 |
| Cash dividends declared since commencing business..... | 21,473,365.00 |
| Company's stock owned by the directors at par value..... | 352,700.00 |
| Dividends declared during the year..... | 720,000.00 |
| Amount loaned to stockholders, not officers..... | 23,600.00 |
| Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz: | |

| <i>State or Country.</i> | <i>Value of Deposits.</i> | <i>Liabilities.</i> |
|--------------------------|---------------------------|---------------------|
| Canada..... | \$123,180.00 | \$101,537.11 |
| Georgia..... | 27,500.00 | 37,364.00 |
| Oregon..... | 54,000.00 | 10,060.07 |
| Virginia..... | 48,590.00 | 17,086.52 |

BUSINESS IN NEW HAMPSHIRE, 1894.

| | |
|-------------------------|----------------|
| Fire risks written..... | \$3,361,359.00 |
| Premiums received..... | 47,291.38 |
| Losses paid..... | 26,104.90 |
| Losses incurred..... | 26,229.90 |

AGRICULTURAL INSURANCE COMPANY.

WATERTOWN, N. Y.

Incorporated 1853. Commenced business 1853.

JEAN R. STEBBINS, *President.*H. M. STEVENS, *Secretary.*

CASH CAPITAL, \$500,000.00.

ASSETS.

| | |
|---|----------------|
| Cash value of real estate, less encumbrances thereon..... | \$297,704.88 |
| Loans on mortgages of real estate (first liens)..... | 1,089,352.62 |
| Interest due and accrued thereon..... | 42,126.33 |
| Value of mortgaged premises..... | \$2,516,735.00 |

| | |
|--|-----------------------|
| Market value of stocks and bonds..... | 342,838.00 |
| Loans on collateral securities..... | 119,728.03 |
| Cash in the company's office..... | 4,051.92 |
| Cash deposited in bank..... | 188,307.96 |
| Interest due and accrued..... | 9,185.89 |
| Gross premiums in course of collection..... | 168,079.87 |
| Bills receivable, not matured, taken for premiums..... | 2,356.83 |
| Due for re-insurance on losses paid..... | 4,945.60 |
| Gross assets..... | <u>\$2,268,737.48</u> |

LIABILITIES.

| | |
|--|------------------------------|
| Net amount of unpaid losses..... | \$113,788.16 |
| Unearned premiums at fifty per cent. of gross premiums.. | 1,374,685.26 |
| Dividends to stockholders unpaid..... | 55.00 |
| Commissions and brokerage..... | 33,615.96 |
| Gross liabilities, except capital and surplus..... | <u>\$1,522,144.37</u> |
| Paid-up capital..... | \$500,000.00 |
| Surplus beyond all liabilities..... | 246,593.11 |
| Surplus as regards policy-holders..... | 746,593.11 |
| Total liabilities, including capital and surplus..... | <u><u>\$2,268,737.48</u></u> |

INCOME.

| | |
|---|-----------------------|
| Cash received for gross premiums..... | \$1,175,923.56 |
| Deduct re-insurance, rebate, and return premiums... | 214,707.94 |
| Net cash received for premiums—all fire..... | \$961,215.62 |
| Received for interest on mortgages..... | 71,766.66 |
| Interest and dividends from all other sources..... | 20,120.56 |
| Income from all other sources..... | 804.59 |
| Gross cash income..... | <u>\$1,053,907.43</u> |

EXPENDITURES.

| | |
|---|------------------------------|
| Gross amount paid for losses..... | \$611,746.59 |
| Deduct salvage and re-insurance..... | 17,184.46 |
| Net amount paid for losses—all fire..... | \$594,612.13 |
| Dividends paid stockholders..... | 49,945.00 |
| Commissions and brokerage..... | 204,120.77 |
| Salaries and fees of officers and employés..... | 120,528.46 |
| State and local taxes..... | 21,858.67 |
| All other payments and expenditures..... | 96,091.32 |
| Gross cash expenditures..... | <u><u>\$1,087,156.32</u></u> |

RISKS AND PREMIUMS.

| | <i>Fire Risks.</i> | <i>Premiums.</i> |
|---|-------------------------|-----------------------|
| In force Dec. 31, 1893..... | \$287,957,960.00 | \$2,826,047.85 |
| Written or renewed during the year..... | 127,469,100.00 | 1,208,850.00 |
| Total | \$415,427,060.00 | \$4,029,897.85 |
| Deduct risks expired or terminated..... | 128,806,442.00 | 1,210,778.33 |
| In force at the end of the year..... | \$286,620,618.00 | \$2,819,119.52 |
| Deduct amount re-insured..... | 6,569,300.00 | 69,749.00 |
| Net amount in force Dec. 31, 1894..... | <u>\$280,051,318.00</u> | <u>\$2,749,370.52</u> |

MISCELLANEOUS.

| | |
|--|-----------------|
| Premiums received from organization to date..... | \$18,436,011.00 |
| Losses paid from organization to date..... | 9,036,244.00 |
| Fire losses incurred during the year..... | 597,255.00 |
| Cash dividends declared since commencing business..... | 1,030,000.00 |
| Company's stock owned by the directors, at par value..... | 222,500.00 |
| Dividends declared during the year..... | 50,000.00 |
| Amount loaned to officers and directors..... | 21,870.00 |
| Amount loaned to stockholders, not officers..... | 14,746.00 |
| Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.: | |

| <i>State or Country.</i> | <i>Value of Deposits.</i> | <i>Liabilities.</i> |
|--------------------------|---------------------------|---------------------|
| Canada | \$152,928.00 | \$64,484.00 |
| Virginia..... | 27,000.00 | 32,717.00 |

BUSINESS IN NEW HAMPSHIRE, 1894.

| | |
|-------------------------|--------------|
| Fire risks written..... | \$132,600.00 |
| Premiums received..... | 1,588.86 |
| Losses paid..... | 17.73 |
| Losses incurred..... | 17.73 |

AMERICAN INSURANCE COMPANY.

BOSTON, MASS.

Incorporated June 12, 1818. Commenced business June, 1818.

FRANCIS PEABODY, *President*.HENRY S. BEAN, *Secretary*.

CASH CAPITAL, \$300,000.00.

ASSETS.

| | |
|---|---------------------|
| Market value of stocks and bonds..... | \$499,750.00 |
| Loans on collateral securities..... | 15,000.00 |
| Cash in the company's office..... | 1,042.27 |
| Cash deposited in bank..... | 17,479.55 |
| Interest due and accrued..... | 2,925.78 |
| Gross premiums in course of collection..... | 25,874.15 |
| Premiums more than three months due..... | \$1,148.89 |
| Gross assets..... | <u>\$562,071.70</u> |

LIABILITIES.

| | |
|---|----------------------------|
| Net amount of unpaid losses..... | \$33,652.57 |
| Unearned premiums at fifty per cent. of gross premiums.... | 175,366.09 |
| Dividends to stockholders unpaid..... | 177.00 |
| Due and accrued for salaries, rent, and incidental expenses.. | 2,490.11 |
| Commissions and brokerage..... | 4,513.48 |
| Return premiums..... | 2,770.32 |
| Re-insurance..... | 2,123.80 |
| Taxes..... | 50.42 |
| Gross liabilities, except capital and surplus..... | <u>\$221,143.79</u> |
| Paid-up capital..... | \$300,000.00 |
| Surplus beyond all liabilities..... | <u>40,927.91</u> |
| Surplus as regards policy-holders..... | <u>340,927.91</u> |
| Total liabilities, including capital and surplus..... | <u><u>\$562,071.70</u></u> |

INCOME.

| | <i>Fire.</i> | <i>Marine and Inland.</i> |
|---|---------------------|-------------------------------|
| Cash received for gross premiums..... | \$290,529.00 | \$2,897.50 |
| Deduct re-insurance, rebate, and return premiums..... | 74,454.36 | 206.65 |
| Net cash received for premiums..... | <u>\$216,074.64</u> | <u>\$2,688.85</u> |
| | | \$218,763.49 |
| Interest and dividends from all other sources..... | | 22,062.56 |
| Income from additional premiums..... | | 3,442.69 |
| Gross cash income..... | | <u>\$244,868.74</u> |

EXPENDITURES.

| | <i>Fire.</i> | <i>Marine and Inland.</i> |
|---|---------------------|-------------------------------|
| Gross amount paid for losses..... | \$173,812.56 | \$422.36 |
| Deduct salvage and re-insurance..... | 12,681.65 | ..... |
| Net amount paid for losses..... | <u>\$161,130.93</u> | <u>\$422.36</u> |
| | | \$161,553.29 |
| Dividends paid stockholders..... | | 8,916.00 |
| Commissions and brokerage..... | | 47,845.72 |
| Salaries and fees of officers and employes..... | | 22,784.58 |
| State and local taxes..... | | 7,833.65 |
| All other payments and expenditures..... | | 14,164.88 |
| Gross cash expenditures..... | | <u>\$262,598.12</u> |

RISKS AND PREMIUMS.

| | <i>Fire Risks.</i> | <i>Premiums.</i> |
|---|------------------------|---------------------|
| In force Dec. 31, 1893..... | \$40,784,823.00 | \$472,462.31 |
| Written or renewed during the year..... | 24,299,930.00 | 278,915.12 |
| Total..... | <u>\$65,084,753.00</u> | <u>\$751,377.43</u> |
| Deduct risks expired or terminated..... | 31,088,558.00 | 357,471.95 |
| In force at the end of the year..... | <u>\$33,996,195.00</u> | <u>\$393,905.48</u> |
| Deduct amount re-insured..... | 3,320,602.00 | 43,173.80 |
| Net amount in force Dec. 31, 1894..... | <u>\$30,675,593.00</u> | <u>\$350,732.18</u> |

| | <i>Marine and Inland Risks.</i> | <i>Premiums.</i> |
|---|-------------------------------------|-------------------|
| In force Dec. 31, 1893..... | \$82,500.00 | \$3,412.25 |
| Written or renewed during the year..... | 5,500.00 | 223.75 |
| Total..... | <u>\$88,000.00</u> | <u>\$3,636.00</u> |
| Deduct risks expired or terminated..... | 88,000.00 | 3,636.00 |

MISCELLANEOUS.

| | |
|--|-----------------|
| Premiums received from organization to date..... | \$11,325,264.00 |
| Losses paid from organization to date..... | 7,894,713.00 |
| Fire, marine, and inland losses incurred during the year.. | 143,195.00 |
| Cash dividends declared since commencing business..... | 2,761,500.00 |
| Company's stock owned by the directors, at par value..... | 22,400.00 |
| Dividends declared during the year..... | 8,916.00 |
| Amount loaned to officers and directors..... | 15,000.00 |

BUSINESS IN NEW HAMPSHIRE, 1894.

| | |
|-------------------------|--------------|
| Fire risks written..... | \$175,458.00 |
| Premiums received..... | 1,995.32 |
| Losses paid..... | 142.82 |
| Losses incurred..... | 141.01 |

AMERICAN INSURANCE COMPANY.

NEWARK, N. J.

Incorporated February 20, 1846. Commenced business April 1, 1846.

F. H. HARRIS, *President*.J. H. WORDEN, *Secretary*.

CASH CAPITAL, \$600,000.00.

ASSETS.

| | |
|---|----------------|
| Cash value of real estate, less encumbrances thereon..... | \$256,773.96 |
| Loans on mortgages of real estate (first liens)..... | 1,423,996.75 |
| Interest due and accrued thereon | 23,751.83 |
| Value of mortgaged premises..... | \$3,659,070.00 |
| Insurance held as collateral..... | 1,755,925.00 |
| Market value of stocks and bonds..... | 659,495.00 |
| Cash in company's office.... | 1,991.54 |
| Cash deposited in bank..... | 33,488.06 |
| Interest due and accrued..... | 8,064.16 |
| Gross premiums in course of collection..... | 40,425.58 |
| Rents due and accrued..... | 2,122.41 |
| Premiums more than three months due..... | \$564.48 |
| American Insurance Co.'s stock owned by Co..... | 70,000.00 |
| Gross assets..... | \$2,450,109.31 |

LIABILITIES.

| | |
|--|-------------|
| Net amount of unpaid losses..... | \$48,511.79 |
| Unearned premiums at fifty per cent. of gross premiums.... | 479,804.88 |
| Commissions and brokerage | 7,723.61 |
| Dividends to stockholders unpaid..... | 4,370.40 |
| Dividends to policy-holders unpaid..... | 2,318.00 |

| | |
|--|--------------|
| Gross liabilities, except capital and surplus..... | \$542,818.68 |
| Paid-up capital..... | \$600,000.00 |
| Surplus beyond all liabilities..... | 1,307,290.63 |

Surplus as regards policy-holders..... 1,907,290.63

Total liabilities, including capital and surplus..... \$2,450,109.31

INCOME.

| | |
|--|--------------|
| Cash received for gross premiums | \$666,502.38 |
| Deduct re-insurance, rebate, and return premiums.... | 126,639.33 |
| Net cash received for premiums—all fire..... | \$529,863.50 |
| Received for interest on mortgages..... | 72,970.29 |
| Interest and dividends from all other sources..... | 32,673.35 |
| Interest from all other sources | 2,002.51 |
| Gross cash income..... | \$637,604.65 |

EXPENDITURES.

| | |
|---|--------------|
| Gross amount paid for losses..... | \$314,043.13 |
| Deduct salvage and re-insurance..... | 33,410.49 |
| Net amount paid for losses—all fire..... | \$275,632.63 |
| Dividends paid stockholders and policy-holders..... | 61,753.00 |
| Commissions and brokerage..... | 96,793.03 |
| Salaries and fees of officers and employés..... | 49,725.13 |
| State and local taxes..... | 22,344.09 |
| All other payments and expenditures..... | 31,753.32 |
| Gross cash expenditures | \$540,001.20 |

RISKS AND PREMIUMS.

| | <i>Fire Risks.</i> | <i>Premiums.</i> |
|---|--------------------|------------------|
| In force December 31, 1893..... | \$113,413,138.00 | \$1,012,168.39 |
| Written or renewed during the year..... | 65,701,713.00 | 662,028.61 |
| Total..... | \$179,114,851.00 | \$1,674,197.00 |
| Deduct risks expired or terminated..... | 73,400,184.00 | 673,623.36 |
| In force at the end of the year..... | \$105,714,667.00 | \$1,000,573.64 |
| Deduct amount re-insured..... | 3,669,098.00 | 40,783.89 |
| Net amount in force Dec. 31, 1894..... | \$102,045,569.00 | \$959,789.75 |

MISCELLANEOUS.

| | |
|---|----------------|
| Premiums received from organization to date..... | \$8,805,541.54 |
| Losses paid from organization to date..... | 8,592,651.67 |
| Fire losses incurred during the year..... | 276,613.39 |
| Cash dividends declared since commencing business..... | 1,980,600.36 |
| Company's stock owned by the directors, at par value..... | 58,250.00 |
| Dividends declared during the year..... | 60,000.00 |

BUSINESS IN NEW HAMPSHIRE, 1894.

| | |
|-------------------------|--------------|
| Fire risks written..... | \$175,108.00 |
| Premiums received..... | 1,832.42 |
| Losses paid..... | 52.05 |
| Losses incurred..... | 52.05 |

AMERICAN FIRE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated April 30, 1857. Commenced business May 1, 1857.

DAVID ADEE, *President.*

WILLIAM H. CROLIUS, *Secretary.*

CASH CAPITAL, \$400,000.00.

ASSETS.

| | |
|--|----------------|
| Loans on mortgages of real estate (first liens)..... | \$20,500.00 |
| Interest due and accrued thereon..... | 210.83 |
| Value of lands mortgaged..... | \$33,500.00 |
| Value of buildings thereon..... | 20,500.00 |
| Insurance as collateral..... | 20,500.00 |
| Market value of stocks and bonds..... | 1,087,396.00 |
| Loans on collateral security..... | 34,000.00 |
| Cash in the company's office..... | 43,358.29 |
| Cash deposited in bank..... | 1,745.02 |
| Interest due and accrued..... | 14,865.17 |
| Gross premiums in course of collection..... | 300,605.92 |
| Due for re-insurance on losses paid..... | 2,032.88 |
| Gross assets..... | \$1,504,714.11 |

LIABILITIES.

| | | |
|---|--------------|----------------|
| Net amount of unpaid losses..... | | \$125,485.60 |
| Unearned premiums at fifty per cent. of gross premiums.. | | 745,272.96 |
| Unpaid scrip ordered to be redeemed..... | | 2,138.00 |
| Interest due and unpaid..... | | 7,584.12 |
| Due and accrued for salaries, rent, and incidental expenses | | 2,889.62 |
| Commissions and brokerage..... | | 37,910.64 |
| Taxes..... | | 4,179.03 |
| Return premiums..... | | 22,341.59 |
| | | <hr/> |
| Gross liabilities, except capital and surplus..... | | \$947,801.56 |
| Paid-up capital..... | \$400,000.00 | |
| Surplus beyond all liabilities..... | 156,912.55 | |
| | | <hr/> |
| Surplus as regards policy-holders..... | | 556,912.55 |
| | | <hr/> |
| Total liabilities, including capital and surplus..... | | \$1,504,714.11 |

INCOME.

| | | |
|--|-------------------|----------------|
| Cash received for gross premiums..... | \$1,536,432.10 | |
| Deduct re-insurance, rebate, and return premiums.. | <u>349,200.29</u> | |
| | | <hr/> |
| Net cash received for premiums—all fire..... | | \$1,479,222.81 |
| Received for interest on mortgages..... | | 1,085.00 |
| Interest and dividends from all other sources..... | | 51,770.80 |
| | | <hr/> |
| Gross cash income..... | | \$1,532,078.41 |

EXPENDITURES.

| | | |
|---|------------------|----------------|
| Gross amount paid for losses..... | \$1,074,732.00 | |
| Deduct salvage and re-insurance..... | <u>55,760.83</u> | |
| | | <hr/> |
| Net amount paid for losses—all fire..... | | \$1,018,271.26 |
| Dividends paid stockholders..... | | 40,000.00 |
| Commissions and brokerage..... | | 227,377.36 |
| Salaries and fees of officers and employés..... | | 106,611.25 |
| State and local taxes..... | | 21,400.09 |
| Scrip redeemed in cash..... | | 2,960.48 |
| All other payments and expenditures..... | | 119,617.59 |
| | | <hr/> |
| Gross cash expenditures..... | | \$1,536,988.08 |

RISKS AND PREMIUMS.

| | <i>Fire Risks.</i> | <i>Premiums.</i> |
|---|-----------------------|---------------------|
| In force Dec. 31, 1893..... | \$153,337,307.00 | \$1,735,574.70 |
| Written or renewed during the year..... | <u>157,742,334.00</u> | <u>1,819,810.45</u> |
| | | <hr/> |
| Total..... | \$311,079,641.00 | \$3,555,385.15 |

| | | |
|---|-------------------------|-----------------------|
| Deduct risks expired or terminated..... | 159,284,493.00 | 1,808,012.77 |
| In force at the end of the year..... | \$151,795,148.00 | \$1,747,372.38 |
| Deduct amount re-insured..... | 23,185,833.00 | 257,026.44 |
| Net amount in force Dec. 31, 1894..... | <u>\$128,609,315.00</u> | <u>\$1,490,345.94</u> |

MISCELLANEOUS.

| | |
|--|-----------------|
| Premiums received from organization to date..... | \$12,658,672.51 |
| Losses paid from organization to date..... | 6,643,069.40 |
| Fire losses incurred during the year..... | 970,738.78 |
| Cash dividends declared since commencing business..... | 1,436,000.00 |
| Company's stock owned by the directors, at par value..... | 94,750.00 |
| Dividends declared during the year..... | 40,000.00 |
| Amount loaned to stockholders, not officers..... | 34,000.00 |
| Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.: | |

| <i>State or Country.</i> | <i>Value of Deposits.</i> | <i>Liabilities.</i> |
|--------------------------|---------------------------|---------------------|
| Georgia..... | \$28,500.00 | \$19,253.02 |
| Virginia..... | 21,420.00 | 14,838.01 |

BUSINESS IN NEW HAMPSHIRE, 1894.

| | |
|-------------------------|--------------|
| Fire risks written..... | \$380,097.00 |
| Premiums received..... | 6,235.56 |
| Losses paid..... | 5,618.64 |
| Losses incurred..... | 5,636.14 |

CONNECTICUT FIRE INSURANCE COMPANY.

HARTFORD, CONN.

Incorporated June, 1850. Commenced business July, 1850.

J. D. BROWNE, *President.*CHARLES R. BURT, *Secretary.*

CASH CAPITAL, \$1,000,000.00.

ASSETS.

| | |
|---|--------------|
| Cash value of real estate, less encumbrances thereon..... | \$128,750.00 |
| Loans on mortgages of real estate (first liens)..... | 825,360.00 |

| | |
|--|-----------------------|
| Value of lands mortgaged..... | \$1,012,575.00 |
| Value of buildings thereon..... | 1,307,900.00 |
| Insurance held as collateral..... | 888,750.00 |
| Market value of stocks and bonds..... | 1,567,981.00 |
| Loans on collateral securities..... | 7,500.00 |
| Cash in the company's office..... | 433.80 |
| Cash deposited in bank..... | 214,701.01 |
| Gross premiums in course of collection..... | 225,621.98 |
| Bills receivable, not matured, taken for premiums..... | 2,365.00 |
| Gross assets..... | <u>\$2,972,632.79</u> |

LIABILITIES.

| | |
|--|------------------------------|
| Net amount of unpaid losses..... | \$194,692.00 |
| Unearned premiums at fifty per cent. of gross premiums.. | 1,228,088.53 |
| Commissions and brokerage..... | 54,000.00 |
| Gross liabilities, except capital and surplus..... | <u>\$1,476,780.53</u> |
| Paid-up capital..... | \$1,000,000.00 |
| Surplus beyond all liabilities..... | 495,852.26 |
| Surplus as regards policy-holders..... | <u>1,495,852.26</u> |
| Total liabilities, including capital and surplus..... | <u><u>\$2,972,632.79</u></u> |

INCOME.

| | |
|--|-----------------------|
| Cash received for gross premiums..... | \$1,981,346.80 |
| Deduct re-insurance, rebate, and return premiums.. | 364,516.26 |
| Net cash received for premiums—all fire..... | <u>\$1,666,730.34</u> |
| Received for interest on mortgages..... | 42,411.78 |
| Interest and dividends from all other sources..... | 76,452.94 |
| Gross cash income..... | <u>\$1,785,595.06</u> |

EXPENDITURES.

| | |
|---|------------------------------|
| Gross amount paid for losses..... | \$1,017,766.80 |
| Deduct salvage and re-insurance..... | 62,667.32 |
| Net amount paid for losses—all fire..... | <u>\$955,099.48</u> |
| Dividends paid stockholders..... | 80,000.00 |
| Commissions and brokerage..... | 296,840.34 |
| Salaries and fees of officers and employes..... | 180,113.31 |
| State and local taxes..... | 36,362.97 |
| All other payments and expenditures..... | 123,513.94 |
| Gross cash expenditures..... | <u><u>\$1,621,930.04</u></u> |

RISKS AND PREMIUMS.

| | <i>Fire Risks.</i> | <i>Premiums.</i> |
|---|-------------------------|-----------------------|
| In force Dec. 31, 1893..... | \$171,143,074.00 | \$2,251,907.59 |
| Written or renewed during the year..... | 144,862,485.00 | 1,931,246.60 |
| Total..... | \$316,005,559.00 | \$4,183,154.19 |
| Deduct risks expired or terminated..... | 122,378,075.00 | 1,652,027.12 |
| In force at the end of the year..... | \$193,632,484.00 | \$2,531,127.07 |
| Deduct amount re-insured..... | 5,490,000.00 | 74,950.00 |
| Net amount in force Dec. 31, 1894.... | <u>\$188,142,484.00</u> | <u>\$2,456,177.07</u> |

MISCELLANEOUS.

| | |
|---|-----------------|
| Premiums received from organization to date..... | \$18,404,189.77 |
| Losses paid from organization to date..... | 10,542,476.26 |
| Fire losses incurred during the year..... | 901,178.38 |
| Cash dividends declared since commencing business..... | 1,905,000.00 |
| Company's stock owned by the directors, at par value..... | 70,800.00 |
| Dividends declared during the year..... | 80,000.00 |
| Amount loaned to officers and directors..... | 24,000.00 |
| Amount loaned to stockholders, not officers..... | 9,500.00 |

Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:

| <i>State or Country.</i> | <i>Value of Deposits.</i> | <i>Liabilities.</i> |
|--------------------------|---------------------------|---------------------|
| Canada..... | \$105,000.00 | \$27,884.00 |
| Oregon..... | 50,500.00 | 21,882.00 |
| Georgia..... | 28,625.00 | 14,961.00 |

BUSINESS IN NEW HAMPSHIRE, 1894.

| | |
|-------------------------|--------------|
| Fire risks written..... | \$442,800.00 |
| Premiums received..... | 6,443.67 |
| Losses paid..... | 4,463.37 |
| Losses incurred..... | 4,475.37 |

CONTINENTAL INSURANCE COMPANY.

NEW YORK CITY.

Incorporated November, 1852. Commenced business January, 1853.

F. C. MOORE, *President.*EDWARD LANNING, *Secretary.*

CASH CAPITAL, \$1,000,000.00.

ASSETS.

| | |
|---|-----------------------|
| Cash value of real estate, less encumbrances thereon..... | \$979,001.05 |
| Loans on mortgages of real estate (first liens)..... | 112,635.00 |
| Interest due and accrued thereon..... | 2,436.29 |
| Value of lands mortgaged..... | \$151,650.00 |
| Value of buildings thereon..... | 163,900.00 |
| Insurance held as collateral..... | 123,175.00 |
| Market value of stocks and bonds..... | 4,610,929.30 |
| Loans on collateral securities..... | 4,000.00 |
| Cash in the company's office..... | 11,501.34 |
| Cash deposited in bank..... | 326,739.94 |
| Interest due and accrued..... | 94,238.95 |
| Gross premiums in course of collection..... | 329,698.84 |
| Rents due and accrued..... | 3,181.91 |
| Bills receivable, not matured, taken for premiums..... | 280,596.10 |
| Premiums more than three months due, \$245,968.37. | |
| Gross assets | <u>\$6,754,908.72</u> |

LIABILITIES.

| | |
|---|-----------------------|
| Net amount of unpaid losses..... | \$334,887.00 |
| Unearned premiums at fifty per cent. of gross premiums... | 3,241,202.38 |
| Unpaid scrip ordered to be redeemed..... | 29,350.00 |
| Interest due and unpaid..... | 6,141.72 |
| Commissions and brokerage..... | 67,852.95 |
| Gross liabilities, except capital and surplus..... | <u>\$3,679,434.05</u> |
| Paid-up capital..... | \$1,000,000.00 |
| Surplus beyond all liabilities..... | <u>2,075,474.67</u> |
| Surplus as regards policy-holders..... | <u>3,075,474.67</u> |
| Total liabilities, including capital and surplus..... | <u>\$6,754,908.72</u> |

INCOME.

| | |
|---|-----------------------|
| Cash received for gross premiums..... | \$3,577,727.61 |
| Deduct re-insurance, rebate, and return premiums... | <u>289,006.58</u> |
| Net cash received for premiums—all fire..... | \$3,197,722.03 |
| Received for interest on mortgages..... | 6,654.03 |
| Interest and dividends from all other sources..... | 242,244.20 |
| Income from all other sources..... | <u>21,371.71</u> |
| Gross cash income..... | <u>\$3,467,991.97</u> |

EXPENDITURES.

| | |
|---|-----------------------|
| Gross amount paid for losses..... | \$1,905,408.74 |
| Deduct salvage and re-insurance..... | <u>38,235.72</u> |
| Net amount paid for losses—all fire..... | \$1,767,268.02 |
| Dividends paid stockholders..... | 154,109.20 |
| Commissions and brokerage..... | 643,638.65 |
| Salaries and fees of officers and employes..... | 273,880.30 |
| State and local taxes..... | 58,672.45 |
| Interest paid scripholders..... | 189.26 |
| All other payments and expenditures..... | <u>206,088.53</u> |
| Gross cash expenditures..... | <u>\$3,103,796.41</u> |

RISKS AND PREMIUMS.

| | <i>Fire Risks</i> | <i>Premiums.</i> |
|---|-------------------------|-----------------------|
| In force Dec. 31, 1893..... | \$607,016,976.00 | \$6,029,507.51 |
| Written or renewed during the year.... | <u>418,163,990.00</u> | <u>3,627,330.51</u> |
| Total..... | \$1,025,180,966.00 | \$9,656,838.02 |
| Deduct risks expired or terminated..... | <u>393,218,705.00</u> | <u>3,123,661.09</u> |
| In force at the end of the year..... | \$631,962,261.00 | \$6,533,176.93 |
| Deduct amount re-insured..... | <u>5,088,339.00</u> | <u>50,772.17</u> |
| Net amount in force Dec. 31, 1894... | <u>\$626,923,922.00</u> | <u>\$6,482,404.76</u> |

MISCELLANEOUS.

| | |
|--|-----------------|
| Premiums received from organization to date..... | \$58,412,113.37 |
| Losses paid from organization to date..... | 32,705,993.08 |
| Fire losses incurred during the year..... | 1,650,772.02 |
| Cash dividends declared since commencing business..... | 5,338,356.56 |
| Company's stock owned by the directors, at par value.... | 162,500.00 |
| Dividends declared during the year..... | 154,000.00 |
| Amount loaned to officers and directors..... | <u>1,000.00</u> |

Amount deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:

| <i>State or Country.</i> | <i>Value of Deposits.</i> | <i>Liabilities.</i> |
|--------------------------|---------------------------|---------------------|
| Georgia..... | \$27,500.00 | \$31,780.32 |
| Virginia..... | 50,000.00 | 84,901.86 |
| Oregon..... | 55,000.00 | 9,637.00 |

BUSINESS IN NEW HAMPSHIRE, 1894.

| | |
|-------------------------|----------------|
| Fire risks written..... | \$1,034,525.00 |
| Premiums received..... | 14,046.06 |
| Losses paid..... | 8,508.48 |
| Losses incurred..... | 9,911.25 |

FIRE ASSOCIATION OF PHILADELPHIA.

PHILADELPHIA, PA.

Incorporated March 27, 1820. Commenced business September 1, 1817.

E. C. IRVIN, *President.*

BENJAMIN T. HERKNES, *Secretary.*

CASH CAPITAL, \$500,000.00.

ASSETS.

| | |
|---|----------------|
| Cash value of real estate, less encumbrances thereon..... | \$177,900.00 |
| Loans on mortgages of real estate (first liens)..... | 1,848,846.60 |
| Interest due and accrued thereon..... | 39,919.00 |
| Value of lands mortgaged..... | \$2,721,816.00 |
| Value of buildings thereon..... | 2,193,477.00 |
| Insurance held as collateral..... | 1,681,450.00 |
| Market value of stocks and bonds..... | 2,265,594.50 |
| Loans on collateral security..... | 101,450.00 |
| Cash in the company's office..... | 7,014.76 |
| Cash deposited in bank..... | 237,245.78 |
| Interest due and accrued..... | 22,470.62 |

| | |
|---|-----------------------|
| Gross premiums in course of collection..... | \$487,012.51 |
| Rents due and accrued..... | 319.40 |
| Due for reinsurance on losses paid..... | 8,282.17 |
| Gross assets..... | <u>\$5,191,055.34</u> |

LIABILITIES.

| | |
|--|------------------------------|
| Net amount of unpaid losses..... | \$271,823.37 |
| Unearned premiums at fifty per cent. of gross premiums.. | 1,655,077.85 |
| Reclaimable on perpetual fire policies..... | 1,906,850.43 |
| Commissions and brokerage..... | 76,922.00 |
| Return premiums..... | 59,428.32 |
| Re-insurance..... | 45,050.66 |
| Gross liabilities except capital and surplus..... | <u>\$4,015,150.63</u> |
| Paid-up capital..... | \$500,000.00 |
| Surplus beyond all liabilities..... | <u>675,904.71</u> |
| Surplus as regards policy-holders..... | 1,175,904.71 |
| Total liabilities, including capital and surplus..... | <u><u>\$5,191,055.34</u></u> |

INCOME.

| | |
|---|-----------------------|
| Cash received from gross premiums..... | \$2,823,943.14 |
| Deduct re-insurance, rebate, and return premiums.. | <u>500,440.50</u> |
| Net cash received for premiums—all fire..... | \$2,254,502.64 |
| Received for interest on mortgages..... | 103,058.99 |
| Interest and dividends from all other sources..... | 122,592.22 |
| Income from all other sources..... | 3,126.08 |
| Deposit premiums received for perpetual fire risks, \$55,748.58 | |
| Gross cash income..... | <u>\$2,483,279.93</u> |

EXPENDITURES.

| | |
|--|------------------------------|
| Gross amount paid for losses..... | \$1,479,458.37 |
| Deduct salvage and re-insurance..... | <u>67,082.19</u> |
| Net amount paid for losses—all fire..... | \$1,412,376.18 |
| Dividends paid stockholders..... | 200,000.00 |
| Commissions and brokerage..... | 453,008.07 |
| Salaries and fees of officers and employés..... | 277,716.18 |
| State and local taxes..... | 50,032.31 |
| All other payments and expenditures..... | 1,000.66 |
| Deposit premiums returned on perpetual fire risks, \$45,259.10 | |
| Gross cash expenditures..... | <u><u>\$2,394,133.40</u></u> |

RISKS AND PREMIUMS.

| | <i>Fire Risks.</i> | <i>Premiums.</i> |
|---|--------------------|------------------|
| In force Dec. 31, 1893..... | \$255,894,626.00 | \$3,239,104.11 |
| Written or renewed during the year..... | 268,902,611.00 | 2,794,321.37 |
| Total..... | \$524,797,237.00 | \$6,033,425.48 |
| Deduct risks expired or terminated..... | 207,694,823.00 | 2,599,392.43 |
| In force at the end of the year..... | \$317,102,414.00 | \$3,434,033.05 |
| Deduct amount re-insured..... | 10,099,045.00 | 123,877.34 |
| Net amount in force Dec. 31, 1894..... | \$307,003,369.00 | \$3,310,155.71 |
| Perpetual risks in force..... | \$86,244,278.00 | \$2,064,812.51 |

MISCELLANEOUS.

| | |
|---|-----------------|
| Premiums received from organization to date..... | \$35,662,967.00 |
| Losses paid from organization to date..... | 20,758,226.00 |
| Fire losses incurred during the year..... | 1,845,779.00 |
| Cash dividends declared since commencing business..... | 4,779,762.00 |
| Company's stock owned by the directors, at par value..... | 46,200.00 |
| Dividends declared during the year..... | 200,000.00 |
| Amount loaned to stockholders, not officers..... | 2,600.00 |

Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz:

| <i>State or Country.</i> | <i>Value of Deposits.</i> | <i>Liabilities.</i> |
|--------------------------|---------------------------|---------------------|
| Virginia..... | \$28,500.00 | \$13,738.04 |
| Georgia..... | 27,500.00 | 16,074.32 |
| Oregon..... | 52,700.00 | 16,207.27 |

BUSINESS IN NEW HAMPSHIRE, 1894.

| | |
|-------------------------|--------------|
| Fire risks written..... | \$483,696.00 |
| Premiums received..... | 7,797.92 |
| Losses paid..... | 6,361.88 |
| Losses incurred..... | 3,830.07 |

FIREMAN'S FUND INSURANCE COMPANY.

SAN FRANCISCO, CAL.

Incorporated May 3, 1863. Commenced business June 12, 1863.

D. J. STAPLES, *President.*BERNARD FAYMONVILLE, *Secretary.*

CASH CAPITAL, \$1,000,000.00.

ASSETS.

| | |
|---|-----------------------|
| Cash value of real estate, less incumbrances thereon..... | \$428,700.00 |
| Loans on mortgages of real estate (first liens)..... | 394,275.00 |
| Interest due and accrued thereon..... | 3,700.68 |
| Value of lands mortgaged..... | \$868,000.00 |
| Value of buildings thereon..... | 256,800.00 |
| Insurance held as collateral..... | 167,600.00 |
| Market value of stocks and bonds..... | 1,563,505.00 |
| Loans on collateral securities..... | 183,971.65 |
| Cash in the company's office.... | 8,884.57 |
| Cash deposited in bank..... | 236,499.84 |
| Interest due and accrued..... | 8,374.19 |
| Gross premiums in course of collection..... | 340,250.92 |
| Bills receivable not matured, taken for premiums..... | 51,274.57 |
| All other assets..... | 21,424.72 |
| Gross assets..... | <u>\$3,240,861.14</u> |

LIABILITIES.

| | |
|--|-----------------------|
| Net amount of unpaid losses..... | \$136,200.33 |
| Unearned premiums at 50 per cent. on fire risks..... | \$1,183,457.56 |
| Unearned premiums at 100 per cent. on marine risks.. | <u>12,864.47</u> |
| Total unearned premiums..... | 1,196,322.03 |
| Commissions and brokerage..... | 28,090.28 |
| Marine bills payable..... | 5,462.95 |
| All other liabilities..... | <u>2,540.35</u> |
| Gross liabilities, except capital and surplus..... | <u>\$1,368,615.94</u> |

| | | |
|---|----------------|----------------|
| Paid-up capital..... | \$1,000,000.00 | |
| Surplus beyond all liabilities..... | 872,245.20 | |
| Surplus as regards policy holders..... | | \$1,872,245.20 |
| Total liabilities, including capital and surplus..... | | \$3,240,861.14 |

INCOME.

| | <i>Fire.</i> | <i>Marine and Inland.</i> |
|--|----------------|-------------------------------|
| Cash received for gross premiums..... | \$2,192,509.27 | \$336,581.98 |
| Deduct re-insurance, rebate, and return premiums..... | 612,258.78 | 150,018.18 |
| Net cash received for premiums.... | \$1,580,250.49 | \$186,568.77 |
| Received for interest on mortgages..... | | \$1,766,819.26 |
| Interest and dividends from all other sources..... | | 25,145.78 |
| Income from all other sources..... | | 106,235.36 |
| | | 18,050.14 |
| Gross cash income..... | | \$1,916,250.54 |

EXPENDITURES.

| | <i>Fire.</i> | <i>Marine and Inland.</i> |
|---|----------------|-------------------------------|
| Gross amount paid for losses..... | \$1,062,634.30 | \$146,640.36 |
| Deduct salvage and re-insurance..... | 166,464.53 | 42,486.18 |
| Net amount paid for losses..... | \$896,169.77 | \$104,154.18 |
| Dividends paid stockholders..... | | \$1,000,323.95 |
| Commissions and brokerage..... | | 120,000.00 |
| Salaries and fees of officers and employes..... | | 239,402.21 |
| State and local taxes..... | | 171,141.52 |
| All other payments and expenditures..... | | 31,714.25 |
| | | 152,701.04 |
| Gross cash expenditures..... | | \$1,715,282.97 |

RISKS AND PREMIUMS.

| | <i>Fire Risks.</i> | <i>Premiums.</i> |
|---|--------------------|------------------|
| In force Dec. 31, 1893..... | \$182,254,532.00 | \$2,397,797.97 |
| Written or renewed during the year..... | 177,872,015.00 | 2,196,657.58 |
| Total..... | \$360,126,547.00 | \$4,594,455.50 |
| Deduct risks expired or terminated..... | 160,495,215.00 | 2,007,454.80 |
| In force at the end of the year..... | \$199,631,332.00 | \$2,587,001.20 |
| Deduct amount re-insured..... | 19,667,888.00 | 301,559.91 |
| Net amount in force Dec. 31, 1894..... | \$179,963,444.00 | \$2,285,441.29 |

| | <i>Marine and Inland Risks.</i> | <i>Premiums.</i> |
|---|-------------------------------------|--------------------|
| In force Dec. 31, 1893..... | \$3,622,221.00 | \$169,448.30 |
| Written or renewed during the year..... | 32,170,090.00 | 328,623.60 |
| Total..... | \$35,792,311.00 | \$498,071.90 |
| Deduct risks expired or terminated..... | 31,971,395.00 | 348,496.38 |
| In force at the end of the year..... | \$3,820,916.00 | 149,575.52 |
| Deduct amount re-insured..... | 1,375,787.00 | 55,237.20 |
| Net amount in force Dec. 31, 1894..... | <u>\$2,445,129.00</u> | <u>\$94,338.32</u> |

MISCELLANEOUS.

| | |
|---|-----------------|
| Premiums received from organization to date..... | \$26,829,912.00 |
| Losses paid from organization to date..... | 13,522,675.00 |
| Fire, marine, and inland losses incurred during the year... | 951,016.81 |
| Cash dividends declared since commencing business..... | 2,416,060.00 |
| Company's stock owned by the directors, at par value..... | 161,900.00 |
| Dividends declared during the year..... | 120,000.00 |
| Amount loaned to officers and directors..... | 7,500.00 |
| Amount loaned to stockholders, not officers..... | 47,000.00 |

Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:

| <i>State or Country.</i> | <i>Value of Deposits.</i> | <i>Liabilities.</i> |
|--------------------------|-------------------------------|---------------------|
| Oregon..... | \$50,000.00 | \$28,566.84 |

BUSINESS IN NEW HAMPSHIRE, 1894.

| | |
|-------------------------|--------------|
| Fire risks written..... | \$518,653.72 |
| Premiums received..... | 7,243.47 |
| Losses paid..... | 4,134.94 |
| Losses incurred..... | 2,975.89 |

HARTFORD FIRE INSURANCE COMPANY.

HARTFORD, CONN.

Incorporated May, 1810. . Commenced business August, 1810.

GEO. L. CHASE, *President*.P. C. ROYCE, *Secretary*.

CASH CAPITAL, \$1,250,000.00.

ASSETS.

| | |
|---|----------------|
| Cash value of real estate, less encumbrances thereon..... | \$365,575.60 |
| Loans on mortgages of real estate (first liens)..... | 1,486,000.00 |
| Interest due and accrued thereon..... | 25,442.49 |
| Value of lands mortgaged..... | \$1,400,000.00 |
| Value of buildings thereon..... | 2,508,025.00 |
| Insurance held as collateral..... | 929,978.00 |
| Market value of stocks and bonds..... | 4,713,868.66 |
| Loans on collateral securities..... | 10,000.00 |
| Cash in the company's office..... | 7,434.01 |
| Cash deposited in banks..... | 1,047,516.56 |
| Gross premiums in course of collection..... | 969,024.82 |
| Rents due and accrued..... | 1,595.48 |
| State tax due from non-resident stockholders..... | 18,278.00 |
| Gross assets..... | \$8,645,735.62 |

LIABILITIES.

| | |
|--|----------------|
| Net amount of unpaid losses..... | \$584,250.00 |
| Unearned premiums at fifty per cent. of gross premiums.. | 4,125,400.72 |
| Commissions and brokerage..... | 71,250.00 |
| Gross liabilities, except capital and surplus..... | \$4,780,900.72 |
| Paid-up capital..... | \$1,250,000.00 |
| Surplus beyond all liabilities..... | 2,614,834.90 |
| Surplus as regards policy-holders..... | 3,864,834.90 |
| Total liabilities, including capital and surplus... .. | \$8,645,735.62 |

INCOME.

| | |
|--|---------------------|
| Cash received for gross premiums..... | \$4,819,224.67 |
| Deduct re-insurance, rebate, and return premiums | <u>1,128,990.99</u> |
| Net cash received for premiums—all fire..... | \$5,690,233.68 |
| Received for interest on mortgages..... | 71,141.78 |
| Interest and dividends from all sources..... | 237,073.70 |
| Income from all other sources..... | <u>8,038.21</u> |
| Gross cash income..... | \$6,006,487.37 |

EXPENDITURES.

| | |
|---|-----------------------|
| Gross amount paid for losses..... | \$3,089,840.77 |
| Deduct salvage and re-insurance..... | <u>256,543.75</u> |
| Net amount paid for losses—all fire..... | \$2,783,297.02 |
| Dividends paid stockholders..... | 300,000.00 |
| Commissions and brokerage..... | 928,234.20 |
| Salaries and fees of officers and employes..... | 348,443.44 |
| State and local taxes..... | 78,159.99 |
| All other payments and expenditures..... | <u>536,523.94</u> |
| Gross cash expenditures..... | <u>\$4,974,658.59</u> |

RISKS AND PREMIUMS.

| | <i>Fire Risks.</i> | <i>Premiums.</i> |
|---|---------------------------|------------------------|
| In force Dec. 31, 1893..... | \$520,743,851.00 | \$6,151,502.42 |
| Written or renewed during the year..... | 545,262,979.00 | 6,819,224.67 |
| Total..... | <u>\$1,066,006,830.00</u> | <u>\$12,970,727.09</u> |
| Deduct risks expired or terminated..... | 356,875,044.00 | 4,308,846.09 |
| In force at the end of the year..... | \$709,131,786.00 | \$8,661,881.00 |
| Deduct amount re-insured..... | 29,994,800.00 | 455,287.36 |
| Net amount in force Dec. 31, 1894.... | <u>\$679,136,986.00</u> | <u>\$8,206,593.64</u> |

MISCELLANEOUS.

| | |
|---|-----------------|
| Premiums received from organization to date..... | \$77,905,782.64 |
| Losses paid from organization to date..... | 46,479,143.35 |
| Fire losses incurred during the year..... | 2,756,849.71 |
| Cash dividends declared since commencing business.. | 7,688,100.00 |
| Company's stock owned by the directors, at par value... | 180,200.00 |
| Dividends declared during the year..... | 300,000.00 |

Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:

| <i>State or Country.</i> | <i>Value of Deposits.</i> | <i>Liabilities.</i> |
|--------------------------|---------------------------|---------------------|
| Canada..... | \$112,131.50 | \$107,420.34 |
| Georgia..... | 28,250.00 | 90,750.87 |
| Virginia..... | 52,500.00 | 44,873.15 |
| Oregon..... | 200,000.00 | 18,080.33 |

BUSINESS IN NEW HAMPSHIRE, 1894.

| | |
|-------------------------|--------------|
| Fire risks written..... | \$928,833.00 |
| Premiums received..... | 15,139.51 |
| Losses paid..... | 6,435.09 |
| Losses incurred..... | 3,927.41 |

HOME INSURANCE COMPANY.

NEW YORK CITY.

Incorporated April, 1853. Commenced business April 13, 1853.

DANIEL A. HEALD, *President.* WILLIAM L. BIGELOW, *Secretary.*

CASH CAPITAL, \$3,000,000.00.

ASSETS.

| | |
|---|----------------|
| Cash value of real estate, less encumbrances thereon..... | \$1,666,572.17 |
| Loans on mortgages of real estate (first liens)..... | 519,894.34 |
| Interest due and accrued thereon..... | 11,289.34 |
| Value of lands mortgaged..... | \$823,485.00 |
| Value of buildings thereon..... | 549,475.00 |
| Insurance held as collateral..... | 349,150.00 |
| Market value of stocks and bonds..... | 5,886,397.44 |
| Loans on collateral securities..... | 125,100.00 |
| Cash deposited in bank..... | 410,495.19 |
| Interest due and accrued..... | 35,234.88 |
| Gross premiums in course of collection..... | 499,215.22 |
| Bills receivable not matured taken for premiums..... | 5,637.96 |
| Gross assets..... | \$9,159,836.54 |

LIABILITIES.

| | | |
|---|----------------|----------------|
| Net amount of unpaid losses..... | | \$568,252.06 |
| Unearned premiums at 50 per cent. on fire and inland risks..... | \$4,300,346.50 | |
| Unearned premiums at 100 per cent. on marine risks..... | 82,109.00 | |
| Total unearned premiums..... | | 4,382,455.50 |
| Dividends to stockholders unpaid..... | | 450.00 |
| Commissions and brokerage..... | | 76,228.54 |
| Re-insurance..... | | 75,194.16 |
| Gross liabilities, except capital and surplus..... | | \$5,052,575.26 |
| Paid-up capital..... | \$3,000,000.00 | |
| Surplus beyond all liabilities..... | 1,107,261.28 | |
| Surplus as regards policy-holders..... | | 4,107,261.28 |
| Total liabilities, including capital and surplus..... | | \$9,159,836.54 |

INCOME.

| | <i>Fire.</i> | <i>Marine and Inland.</i> | |
|---|-----------------------|-------------------------------|----------------|
| Cash received for gross premiums..... | \$5,959,130.74 | \$247,428.79 | |
| Deduct re-insurance, rebate, and return premiums..... | 1,336,146.65 | 63,833.64 | |
| Net cash received for premiums.... | <u>\$4,622,984.09</u> | <u>\$183,595.15</u> | |
| | | | \$4,806,579.24 |
| Received for interest on mortgages..... | | | 40,104.04 |
| Interest and dividends from all other sources..... | | | 244,810.27 |
| Income from all other sources..... | | | 106,853.04 |
| Gross cash income..... | | | \$5,200,346.59 |

EXPENDITURES.

| | <i>Fire.</i> | <i>Marine and Inland.</i> | |
|---|-----------------------|-------------------------------|----------------|
| Gross amount paid for losses..... | \$3,421,043.52 | \$105,279.46 | |
| Deduct salvage and re-insurance..... | 502,800.79 | 28,916.46 | |
| Net amount paid for losses..... | <u>\$2,918,242.73</u> | <u>\$76,363.00</u> | |
| | | | \$2,994,605.73 |
| Dividends paid stockholders..... | | | 299,550.00 |
| Commissions and brokerage..... | | | 845,133.43 |
| Salaries and fees of officers and employes..... | | | 400,010.85 |
| State and local taxes..... | | | 97,230.15 |
| All other payments and expenditures..... | | | 376,926.22 |
| Gross cash expenditures..... | | | \$5,013,456.38 |

RISKS AND PREMIUMS.

| | <i>Fire Risks.</i> | <i>Premiums.</i> |
|---|-------------------------|-----------------------|
| In force Dec. 31, 1893 | \$937,013,865.00 | \$9,179,368.00 |
| Written or renewed during the year..... | 612,615,895.00 | 5,835,259.85 |
| Total..... | \$1,549,629,760.00 | \$15,014,627.85 |
| Deduct risks expired or terminated..... | 628,623,056.00 | 5,922,874.85 |
| In force at the end of the year..... | \$921,006,704.00 | \$9,091,953.00 |
| Deduct amount re-insured..... | 100,258,526.00 | 613,759.00 |
| Net amount in force Dec. 31, 1894..... | <u>\$820,748,178.00</u> | <u>\$8,478,194.00</u> |

| | <i>Marine and Inland Risks.</i> | <i>Premiums.</i> |
|---|-------------------------------------|---------------------|
| In force Dec. 31, 1893 | \$6,182,740.00 | \$158,259.00 |
| Written or renewed during the year..... | 63,728,324.00 | 246,481.31 |
| Total..... | \$69,911,064.00 | \$404,740.31 |
| Deduct risks expired or terminated..... | 62,689,086.00 | 221,709.31 |
| In force at the end of the year..... | \$7,221,978.00 | \$183,031.00 |
| Deduct amount re-insured..... | 1,256,775.00 | 28,425.00 |
| Net amount in force Dec. 31, 1894..... | <u>\$5,965,203.00</u> | <u>\$154,606.00</u> |

MISCELLANEOUS.

| | |
|--|------------------|
| Premiums received from organization to date..... | \$106,128,004.75 |
| Losses paid from organization to date..... | 64,211,661.13 |
| Fire, marine, and inland losses incurred during the year | 2,927,042.81 |
| Cash dividends declared since commencing business..... | 9,415,000.00 |
| Company's stock owned by the directors, at par value... | 183,800.00 |
| Dividends declared during the year..... | 300,000.00 |
| Amount loaned to directors..... | 62,800.00 |
| Amount loaned to stockholders, not officers..... | 15,300.00 |

Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:

| <i>State or Country.</i> | <i>Value of Deposits.</i> | <i>Liabilities.</i> |
|--------------------------|-------------------------------|---------------------|
| Virginia..... | \$53,000.00 | \$59,057.67 |
| Georgia..... | 25,000.00 | 48,466.75 |
| Oregon..... | 57,500.00 | 31,931.25 |

BUSINESS IN NEW HAMPSHIRE, 1894.

| | |
|-------------------------|----------------|
| Fire risks written..... | \$1,783,875.00 |
| Premiums received..... | 16,956.44 |
| Losses paid..... | 1,537.98 |
| Losses incurred..... | 3,052.96 |

INSURANCE COMPANY OF NORTH AMERICA.

PHILADELPHIA, PA.

Incorporated April 14, 1794. Commenced business 1792.

CHARLES PLATT, *President.*GREVILLE E. FRYER, *Secretary.*

CASH CAPITAL, \$3,000,000.00.

ASSETS.

| | |
|--|----------------|
| Cash value of real estate, less encumbrances thereon.... | \$346,804.00 |
| Loans on mortgages of real estate (first liens)..... | 2,626,883.76 |
| Interest due and accrued thereon..... | 37,068.60 |
| Value of mortgaged premises..... | \$6,802,352.00 |
| Insurance held as collateral..... | 2,419,162.00 |
| Market value of stocks and bonds..... | 4,646,558.08 |
| Loans on collateral securities..... | 18,550.00 |
| Cash deposited in bank..... | 815,497.04 |
| Gross premiums in course of collection..... | 912,670.26 |
| Bills receivable, not matured, taken for premiums..... | 64,213.49 |
| Due for re-insurance on losses paid..... | 12,280.35 |
| Gross assets..... | \$9,480,545.58 |

ITEMS NOT ADMITTED.

Book debts due the company....., \$82,054.34

LIABILITIES.

| | |
|--|----------------|
| Net amount of unpaid losses..... | \$372,904.34 |
| Unearned premiums at 50 per cent. on fire risks... | \$2,743,275.67 |
| Unearned premiums at 100 per cent. on marine risks | 367,117.53 |
| Total unearned premiums..... | 3,110,393.20 |
| Reclaimable on perpetual fire policies..... | 772,604.02 |
| Commissions and brokerage..... | 36,700.00 |
| Re-insurance..... | 6,885.05 |
| Bills payable..... | 43,648.27 |
| Gross liabilities, except capital and surplus..... | \$4,343,134.88 |

| | | |
|---|----------------|-----------------------|
| Paid up capital..... | \$3,000,000.00 | |
| Surplus beyond all liabilities..... | 2,137,410.70 | |
| Surplus as regards policy-holders..... | | 5,137,410.70 |
| Total liabilities, including capital and surplus..... | | <u>\$9,480,545.58</u> |

INCOME.

| | <i>Fire.</i> | <i>Marine and Inland.</i> | |
|--|-----------------------|-------------------------------|-----------------|
| Cash received for gross premiums.... | \$4,906,266.38 | \$2,566,132.13 | |
| Deduct re-insurance, rebate, and re- turn premiums..... | 787,119.74 | 716,790.75 | |
| Net cash received for premiums.. | <u>\$3,569,147.19</u> | <u>\$1,899,341.38</u> | |
| Received for interest on mortgages..... | | | \$5,438,488.57 |
| Interest and dividends from all other sources..... | | | 160,096.01 |
| Income from all other sources..... | | | 230,490.22 |
| | | | <u>1,363.85</u> |
| Gross cash income..... | | | \$5,830,438.65 |

EXPENDITURES.

| | <i>Fire.</i> | <i>Marine. and Inland.</i> | |
|---|-----------------------|--------------------------------|-----------------------|
| Gross amount paid for losses..... | \$2,316,511.55 | \$2,643,349.25 | |
| Deduct salvage and re-insurance.... | 89,653.67 | 1,131,806.52 | |
| Net amount paid for losses..... | <u>\$2,227,157.88</u> | <u>\$1,512,042.73</u> | |
| | | | \$3,739,200.61 |
| Dividends paid stockholders..... | | | \$360,000.00 |
| Commissions and brokerage..... | | | 877,016.76 |
| Salaries and fees of officers and employes..... | | | 267,346.38 |
| State and local taxes..... | | | 113,065.33 |
| All other payments and expenditures..... | | | <u>328,026.72</u> |
| Gross cash expenditures..... | | | <u>\$5,684,655.80</u> |

RISKS AND PREMIUMS.

| | <i>Fire Risks.</i> | <i>Premiums.</i> |
|--|---------------------------|------------------------|
| In force Dec. 31, 1893..... | \$602,298,378.00 | \$5,635,275.00 |
| Written or renewed during the year.... | 548,845,497.00 | 4,399,097.15 |
| Total..... | <u>\$1,151,143,875.00</u> | <u>\$10,034,372.75</u> |

| | | |
|--|------------------|----------------|
| Deduct risks expired or terminated.... | \$551,470,191.00 | \$4,878,688.78 |
| In force at the end of the year..... | \$599,673,684.00 | \$5,655,683.97 |
| Deduct amount re-insured..... | 17,675,663.00 | 170,085.11 |
| Net amount in force Dec. 31, 1894.. | \$581,998,021.00 | \$5,485,598.86 |

| | | |
|-------------------------------|-----------------|--------------|
| Perpetual risks in force..... | \$33,519,356.82 | \$848,329.35 |
|-------------------------------|-----------------|--------------|

| | <i>Marine and Inland Risks.</i> | <i>Premiums.</i> |
|--|-------------------------------------|------------------|
| In force December 31, 1893..... | \$16,539,000.00 | \$338,869.18 |
| Written or renewed during the year.... | 398,886,542.00 | 2,504,750.66 |
| Total..... | \$410,425,542.00 | \$2,843,619.84 |
| Deduct risks expired or terminated.... | 388,761,832.00 | 2,476,502.31 |
| In force at the end of the year..... | \$21,663,710.00 | \$367,117.53 |

MISCELLANEOUS.

| | |
|--|------------------|
| Premiums received from organization to date..... | \$115,472,266.94 |
| Losses paid from organization to date..... | 81,439,448.13 |
| Fire, marine, and inland losses incurred during the year | 3,517,226.40 |
| Cash dividends declared since commencing business.... | 12,933,934.25 |
| Company's stock owned by the directors, at par value... | 261,060.00 |
| Dividends declared during the year..... | 360,000.00 |
| Amount loaned to officers and directors..... | 6,500.00 |
| Amount loaned to stockholders, not officers..... | 12,050.00 |
| Amounts deposited for the exclusive protection of policy- holders in other states or countries, as follows, viz.: | |

| <i>State or County.</i> | <i>Value of Deposits.</i> | <i>Liabilities.</i> |
|-------------------------|-------------------------------|---------------------|
| Georgia..... | \$28,000.00 | \$40,495.66 |
| Virginia..... | 53,000.00 | 42,276.36 |
| Oregon..... | 50,000.00 | 14,733.28 |
| Canada..... | 111,000.00 | 54,275.32 |

BUSINESS IN NEW HAMPSHIRE, 1894.

| | |
|-------------------------|----------------|
| Fire risks written..... | \$2,044,777.00 |
| Premiums received..... | 32,583.70 |
| Losses paid..... | 16,058.61 |
| Losses incurred..... | 18,490.51 |

MERCANTILE FIRE AND MARINE INSURANCE COMPANY.

BOSTON, MASS.

Incorporated February 11, 1823. Commenced business May, 1823.

GEORGE R. ROGERS, *President.*

JAMES SIMPSON, *Secretary.*

CASH CAPITAL, \$400,000.00.

ASSETS.

| | |
|--|-------------------|
| Loans on mortgages of real estate (first liens)..... | \$93,000.00 |
| Interest due and accrued thereon..... | 673.42 |
| Value of lands mortgaged..... | \$91,500.00 |
| Value of buildings thereon..... | 101,200.00 |
| Insurance held as collateral..... | <u>108,000.00</u> |
| Market value of stocks and bonds..... | \$440,462.00 |
| Cash in company's office..... | 1,727.89 |
| Cash deposited in bank..... | 19,312.93 |
| Interest due and accrued..... | 1,116.67 |
| Gross premiums in course of collection..... | 21,060.06 |
| Bills receivable, not matured, taken for premiums..... | <u>1,061.68</u> |
| Gross assets..... | \$579,614.65 |

LIABILITIES.

| | |
|--|---------------------|
| Net amount of unpaid losses..... | \$9,748.35 |
| Unearned premiums at fifty per cent. of gross premiums..... | 136,824.87 |
| Due and accrued for salaries, rent, and incidental expenses, | 1,239.00 |
| Commission and brokerage..... | 3,507.18 |
| Return premiums..... | 2,579.22 |
| Re-insurance..... | <u>314.14</u> |
| Gross liabilities, except capital and surplus..... | \$154,212.76 |
| Paid-up capital..... | \$400,000.00 |
| Surplus beyond all liabilities..... | <u>25,401.89</u> |
| Surplus as regards policy-holders..... | 425,401.89 |
| Total liabilities, including capital and surplus..... | <u>\$579,614.65</u> |

INCOME.

| | <i>Fire.</i> | <i>Marine and Inland.</i> |
|--|--------------|-------------------------------|
| Cash received for gross premiums..... | \$215,007.90 | \$3,873.16 |
| Deduct re-insurance, rebate, and return pre- miums..... | 49,684.68 | 374.75 |
| Net cash received for premiums..... | \$165,463.27 | \$3,498.41 |
| | | \$168,961.68 |
| Received for interest on mortgages..... | | 4,188.96 |
| Interest and dividends from all other sources..... | | 18,632.33 |
| Gross cash income..... | | \$191,782.97 |

EXPENDITURES.

| | <i>Fire.</i> | <i>Marine and Inland.</i> |
|---|--------------|-------------------------------|
| Gross amount paid for losses..... | \$110,563.63 | \$425.61 |
| | | \$110,989.24 |
| Dividends paid stockholders..... | | 22,127.00 |
| Commissions and brokerage..... | | 38,507.43 |
| Salaries and fees of officers and employes..... | | 13,650.00 |
| State and local taxes..... | | 4,783.92 |
| All other payments and expenditures..... | | 15,319.13 |
| Gross cash expenditures..... | | \$205,376.72 |

RISKS AND PREMIUMS.

| | <i>Fire Risks.</i> | <i>Premiums.</i> |
|---|--------------------|------------------|
| In force December 31, 1893..... | \$25,771,025.00 | \$298,380.79 |
| Written or renewed during the year..... | 18,813,264.00 | 213,878.70 |
| Total..... | \$44,584,289.00 | \$512,259.49 |
| Deduct risks expired or terminated..... | 16,615,506.00 | 215,755.48 |
| In force at the end of the year..... | \$27,968,783.00 | \$296,504.01 |
| Deduct amount re-insured..... | 1,997,424.00 | 22,854.26 |
| Net amount in force Dec. 31, 1894..... | \$25,971,359.00 | \$273,649.75 |

| | <i>Marine and Inland Risks.</i> | <i>Premiums.</i> |
|---|-------------------------------------|------------------|
| Written or renewed during the year..... | \$680,000.00 | \$4,886.43 |
| Deduct risks expired or terminated..... | 680,000.00 | 4,886.43 |

MISCELLANEOUS.

| | |
|--|----------------|
| Premiums received from organization to date..... | \$7,927,723.00 |
| Losses paid from organization to date..... | 5,638,933.00 |
| Fire, marine, and inland losses incurred during the year.... | 94,016.00 |
| Cash dividends declared since commencing business..... | 2,172,720.00 |
| Company's stock owned by the directors, at par value..... | 21,400.00 |
| Dividends declared during the year..... | 22,000.00 |

BUSINESS IN NEW HAMPSHIRE, 1894.

| | |
|-------------------------|--------------|
| Fire risks written..... | \$242,394.00 |
| Premiums received..... | 2,641.35 |
| Losses paid..... | 1,281.23 |
| Losses incurred..... | 243.05 |

 THE MERCHANTS' INSURANCE COMPANY.

NEWARK, N. J.

Incorporated February 18, 1858. Commenced business April 18, 1858.

G. LEE STOUT, *President.*J. R. MULLIKIN, *Secretary.*

CASH CAPITAL, \$400,000.00.

ASSETS.

| | |
|---|----------------|
| Cash value of real estate, less incumbrances thereon..... | \$302,948.25 |
| Loans on mortgages of real estate (first liens)..... | 323,025.00 |
| Interest due and accrued thereon..... | 6,029.15 |
| Value of lands mortgaged..... | \$330,150.00 |
| Value of buildings thereon..... | 463,500.00 |
| Interest held as collateral..... | 389,650.00 |
| Market value of stocks and bonds..... | 501,802.50 |
| Cash in the company's office..... | 8,510.94 |
| Cash deposited in bank..... | 29,145.36 |
| Interest due and accrued..... | 7,704.88 |
| Gross premiums in course of collection..... | 129,651.60 |
| Rents due and accrued..... | 2,743.74 |
| Due for re-insurance on losses paid..... | 5,731.06 |
| Premiums more than three months due..... | \$11,806.49 |
| Gross assets..... | \$1,317,292.48 |

LIABILITIES.

| | | |
|--|--------------|------------------------------|
| Net amount of unpaid losses..... | | \$98,494.85 |
| Unearned premiums at fifty per cent. of gross premiums.. | | 599,763.82 |
| Unpaid scrip ordered to be redeemed..... | | 385.00 |
| Interest due and unpaid..... | | 84.52 |
| Commissions and brokerage..... | | 25,541.29 |
| Taxes..... | | 725.83 |
| Return premiums..... | | 15,416.92 |
| Re-insurance..... | | 883.08 |
| Gross liabilities, except capital and surplus..... | | <u>\$741,294.81</u> |
| Paid-up capital..... | \$400,000.00 | |
| Surplus beyond all liabilities..... | 175,997.67 | |
| Surplus as regards policy-holders..... | | 575,997.67 |
| Total liabilities, including capital and surplus..... | | <u><u>\$1,817,292.48</u></u> |

INCOME.

| | | |
|---|--------------|---------------------|
| Cash received for gross premiums..... | \$972,081.37 | |
| Deduct re-insurance, rebate, and return premiums... | 190,302.43 | |
| Net cash received for premiums—all fire..... | | \$781,778.94 |
| Received for interest on mortgages..... | | 18,735.29 |
| Interest and dividends from all other sources..... | | 22,288.87 |
| Income from all other sources..... | | 11,542.85 |
| Gross cash income..... | | <u>\$834,340.95</u> |

EXPENDITURES.

| | | |
|---|--------------|----------------------------|
| Gross amount paid for losses..... | \$525,017.20 | |
| Deduct salvage and re-insurance..... | 15,249.04 | |
| Net amount paid for losses—all fire..... | | \$509,768.76 |
| Dividends paid stockholders..... | | 24,000.00 |
| Commissions and brokerage..... | | 146,262.34 |
| Salaries and fees of officers and employes..... | | 87,303.76 |
| State and local taxes..... | | 23,960.39 |
| Interest paid scripholders..... | | 8.88 |
| All other payments and expenditures..... | | 93,783.31 |
| Gross cash expenditures..... | | <u><u>\$835,087.44</u></u> |

RISKS AND PREMIUMS.

| | <i>Fire Risks.</i> | <i>Premiums.</i> |
|---|-------------------------|-----------------------|
| In force Dec. 31, 1893..... | \$118,055,565.00 | \$1,284,050.77 |
| Written or renewed during the year..... | 84,160,387.00 | 972,581.96 |
| Total..... | <u>\$202,215,952.00</u> | <u>\$2,256,632.73</u> |

| | | |
|---|-------------------------|-----------------------|
| Deduct risks expired or terminated..... | \$92,745,502.00 | \$1,038,519.14 |
| In force at the end of the year..... | \$109,470,450.00 | \$1,218,113.59 |
| Deduct amount re-insured..... | 1,966,530.00 | 18,586.94 |
| Net amount in force Dec. 31, 1894..... | <u>\$107,503,920.00</u> | <u>\$1,199,526.65</u> |

MISCELLANEOUS.

| | |
|--|-----------------|
| Premiums received from organization to date..... | \$13,468,428.50 |
| Losses paid from organization to date..... | 7,773,506.26 |
| Fire losses incurred during the year..... | 478,814.49 |
| Cash dividends declared since commencing business..... | 908,219.00 |
| Company's stock owned by the directors, at par value..... | 89,625.00 |
| Dividends declared during the year..... | 24,000.00 |
| Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.: | |

| <i>State or Country.</i> | <i>Value of Deposits.</i> | <i>Liabilities.</i> |
|--------------------------|-------------------------------|---------------------|
| Georgia..... | \$28,312.50 | \$10,219.50 |

BUSINESS IN NEW HAMPSHIRE, 1894.

| | |
|-------------------------|--------------|
| Fire risks written..... | \$184,160.00 |
| Premiums received..... | 1,961.39 |
| Losses paid..... | 837.90 |
| Losses incurred... .. | 399.38 |

NATIONAL FIRE INSURANCE COMPANY.

HARTFORD, CONN.

Incorporated November 27, 1871. Commenced business December 1, 1871.

JAMES NICHOLS, *President.*E. G. RICHARDS, *Secretary.*

CASH CAPITAL, \$1,000,000.00.

ASSETS.

| | |
|---|--------------|
| Cash value of real estate, less incumbrances thereon..... | \$220,016.37 |
| Loans on mortgages of real estate (first liens)..... | 639,000.00 |
| Interest due and accrued thereon..... | 18,604.80 |

| | |
|---|-----------------------|
| Value of lands mortgaged..... | \$1,000,100.00 |
| Value of buildings thereon..... | 820,350.00 |
| Insurance held as collateral..... | 534,110.00 |
| Market value of stocks and bonds..... | 1,989,394.00 |
| Cash in company's office..... | 1,692.95 |
| Cash deposited in bank..... | 352,640.44 |
| Gross premiums in course of collection..... | 376,182.11 |
| Gross assets..... | <u>\$3,597,530.67</u> |

LIABILITIES.

| | |
|--|------------------------------|
| Net amount of unpaid losses..... | \$261,378.25 |
| Unearned premiums at fifty per cent. of gross premiums.. | 1,674,747.16 |
| Commissions and brokerage..... | 53,218.18 |
| Return premiums..... | 87,842.68 |
| Gross liabilities, except capital and surplus..... | <u>\$2,027,186.27</u> |
| Paid-up capital..... | \$1,000,000.00 |
| Surplus beyond all liabilities..... | 570,344.40 |
| Surplus as regards policy-holders..... | 1,570,344.40 |
| Total liabilities, including capital and surplus..... | <u><u>\$3,597,530.67</u></u> |

INCOME.

| | |
|---|-----------------------|
| Cash received for gross premiums..... | \$2,796,770.08 |
| Deduct re-insurance, rebate, and return premiums... | <u>496,186.31</u> |
| Net cash received for premiums—all fire..... | \$2,300,583.72 |
| Received for interest on mortgages..... | 33,983.67 |
| Interest and dividends from all other sources..... | 96,307.86 |
| Income from all other sources..... | 49.93 |
| Gross cash income..... | <u>\$2,430,925.18</u> |

EXPENDITURES.

| | |
|---|------------------------------|
| Gross amount paid for losses..... | \$1,395,741.40 |
| Deduct salvage and re-insurance..... | <u>168,132.22</u> |
| Net amount paid for losses—all fire..... | \$1,127,559.08 |
| Dividends paid stockholders..... | 100,000.00 |
| Commissions and brokerage..... | 395,943.59 |
| Salaries and fees of officers and employes..... | 156,624.74 |
| State and local taxes..... | 54,833.24 |
| All other payments and expenditures..... | 196,837.74 |
| Gross cash expenditures..... | <u><u>\$2,081,818.39</u></u> |

RISKS AND PREMIUMS.

| | <i>Fire Risks.</i> | <i>Premiums.</i> |
|---|-------------------------|-----------------------|
| In force Dec. 31, 1893..... | \$286,808,452.00 | \$3,289,853.83 |
| Written or renewed during the year..... | 225,093,926.00 | 2,763,937.56 |
| Total..... | \$491,902,378.00 | \$6,053,591.39 |
| Deduct risks expired or terminated..... | 200,358,946.00 | 2,474,790.38 |
| In force at the end of the year..... | \$191,543,432.00 | \$3,578,811.01 |
| Deduct amount re-insured..... | 15,940,970.00 | 229,316.67 |
| Net amount in force Dec. 31, 1894..... | <u>\$275,602,462.00</u> | <u>\$3,349,494.34</u> |

MISCELLANEOUS.

| | |
|---|-----------------|
| Premiums received from organization to date..... | \$17,369,833.21 |
| Losses paid from organization to date..... | 9,008,351.15 |
| Fire losses incurred during the year..... | 1,110,636.05 |
| Cash dividends declared since commencing business..... | 1,977,000.00 |
| Company's stock owned by the directors, at par value..... | 62,400.00 |
| Dividends declared during the year..... | 100,000.00 |
| Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz: | |

| <i>State or Country.</i> | <i>Value of Deposits.</i> | <i>Liabilities.</i> |
|--------------------------|---------------------------|---------------------|
| Virginia..... | \$50,000.00 | \$19,279.67 |
| Georgia..... | 27,500.00 | 15,271.44 |
| Oregon..... | 50,000.00 | 14,790.32 |

BUSINESS IN NEW HAMPSHIRE, 1894.

| | |
|-------------------------|----------------|
| Fire risks written..... | \$1,040,508.00 |
| Premiums received..... | 15,249.29 |
| Losses paid..... | 7,521.21 |
| Losses incurred..... | 4,982.73 |

NIAGARA FIRE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated July, 1880. Commenced business August, 1880.

THOMAS F. GOODRICH, *President.* GEORGE C. HOWE, *Secretary.*

CASH CAPITAL, \$500,000.00.

ASSETS.

| | |
|---|-----------------------|
| Cash value of real estate, less incumbrances thereon..... | \$883,000.00 |
| Loans on mortgages of real estate (first liens)..... | 25,250.00 |
| Interest due and accrued thereon..... | 682.50 |
| Value of lands mortgaged..... | \$29,800.00 |
| Value of buildings thereon..... | 44,800.00 |
| Insurance held as collateral..... | 32,400.00 |
| Market value of stocks and bonds..... | 827,292.00 |
| Cash in the company's office..... | 16,667.22 |
| Cash deposited in bank..... | 193,661.84 |
| Interest due and accrued..... | 2,945.00 |
| Gross premiums in course of collection..... | 319,282.98 |
| Rents due and accrued..... | 4,865.89 |
| Due for re-insurance on losses paid..... | 48,671.20 |
| Gross assets..... | <u>\$2,322,318.63</u> |

LIABILITIES.

| | |
|--|------------------------------|
| Net amount of unpaid losses..... | \$175,060.36 |
| Unearned premiums at fifty per cent. of gross premiums.. | 943,246.81 |
| Dividends to stockholders unpaid..... | 401.00 |
| Commissions and brokerage..... | 41,759.09 |
| Re-insurance..... | 17,457.89 |
| Due for borrowed money..... | 241,773.84 |
| Gross liabilities, except capital and surplus..... | <u>\$1,419,697.49</u> |
| Paid-up capital..... | \$500,000.00 |
| Surplus beyond all liabilities..... | <u>402,621.14</u> |
| Surplus as regards policy-holders..... | 902,621.14 |
| Total liabilities, including capital and surplus..... | <u><u>\$2,322,318.63</u></u> |

INCOME.

| | <i>Fire.</i> | <i>Marine and Inland.</i> |
|--|-----------------------|-------------------------------|
| Cash received for gross premiums..... | \$2,081,562.58 | \$61,915.24 |
| Deduct re-insurance, rebate, and return premiums..... | 805,129.70 | 18,060.75 |
| Net cash received for premiums..... | <u>\$1,236,432.88</u> | <u>\$43,854.49</u> |
| Received for interest on mortgages | | \$1,270,297.37 |
| Interest and dividends from all other sources..... | | 1,422.50 |
| Income from all other sources..... | | 39,791.81 |
| | | <u>25,366.30</u> |
| Gross cash income..... | | <u>\$1,336,877.08</u> |

EXPENDITURES.

| | <i>Fire.</i> | <i>Marine and Inland.</i> |
|---|---------------------|-------------------------------|
| Gross amount paid for losses..... | \$1,016,367.11 | \$46,985.56 |
| Deduct salvage and re-insurance..... | 87,856.01 | 13,153.32 |
| Net amount paid for losses..... | <u>\$928,511.10</u> | <u>\$33,832.24</u> |
| Dividends paid stockholders..... | | \$962,823.34 |
| Commissions and brokerage | | 49,977.50 |
| Salaries and fees of officers and employes..... | | 192,598.00 |
| State and local taxes | | 163,397.77 |
| All other payments and expenditures..... | | 35,932.19 |
| | | <u>75,455.16</u> |
| Gross cash expenditures..... | | <u>\$1,480,183.96</u> |

RISKS AND PREMIUMS.

| | <i>Fire Risks.</i> | <i>Premiums.</i> |
|---|-------------------------------------|-----------------------|
| In force Dec. 31, 1893..... | \$224,217,447.00 | \$2,242,486.03 |
| Written or renewed during the year..... | 197,472,070.00 | 2,090,583.05 |
| Total..... | <u>\$421,689,517.00</u> | <u>\$4,333,019.08</u> |
| Deduct risks expired or terminated..... | 169,730,392.00 | 1,831,922.72 |
| In force at the end of the year..... | \$251,959,125.00 | \$2,501,096.36 |
| Deduct amount re-insured..... | 53,656,905.00 | 649,123.88 |
| Net amount in force Dec. 31, 1894. | <u>\$198,302,220.00</u> | <u>\$1,851,972.48</u> |
| | <i>Marine and Inland Risks.</i> | <i>Premiums.</i> |
| In force Dec. 31, 1893..... | \$2,099,723.00 | \$63,620.39 |
| Written or renewed during the year..... | 2,176,665.00 | 59,471.63 |
| Total..... | <u>\$4,276,388.00</u> | <u>\$123,092.02</u> |

| | | |
|---|-----------------------|--------------------|
| Deduct risks expired or terminated..... | \$2,598,084.00 | \$72,381.44 |
| In force at the end of the year..... | \$1,678,304.00 | \$50,710.58 |
| Deduct amount re-insured..... | 615,635.00 | 16,190.42 |
| Net amount in force Dec. 31, 1894..... | <u>\$1,062,669.00</u> | <u>\$34,520.16</u> |

MISCELLANEOUS.

| | |
|--|-----------------|
| Premiums received from organization to date..... | \$35,074,177.19 |
| Losses paid from organization to date..... | 19,442,686.60 |
| Fire, marine, and inland losses incurred during the year... | 841,465.72 |
| Cash dividends declared since commencing business..... | 2,334,000.00 |
| Company's stock owned by the directors, at par value.... | 66,500.00 |
| Dividends declared during the year..... | 50,000.00 |
| Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.: | |

| <i>State or Country.</i> | <i>Value of Deposits.</i> |
|--------------------------|---------------------------|
| Georgia..... | \$28,311.50 |
| Virginia..... | 28,312.50 |

BUSINESS IN NEW HAMPSHIRE, 1894.

| | |
|-------------------------|--------------|
| Fire risks written..... | \$481,984.00 |
| Premiums received..... | 9,898.52 |
| Losses paid..... | 5,872.27 |
| Losses incurred..... | 6,985.91 |

ORIENT INSURANCE COMPANY.

HARTFORD, CONN.

Incorporated June, 1867. Commenced business January, 1872.

CHARLES B. WHITING, *President.*JAMES U. TAINTOR, *Secretary.*

CASH CAPITAL, \$500,000.00.

ASSETS.

| | |
|---|-------------|
| Cash value of real estate, less incumbrances thereon..... | \$38,852.15 |
| Loans on mortgages of real estate (first liens)..... | 190,714.30 |
| Interest due and accrued thereon..... | 9,212.96 |

| | |
|---|----------------|
| Value of mortgaged premises..... | \$612,330.00 |
| Insurance held as collateral..... | 82,000.00 |
| Market value of stocks and bonds..... | \$1,405,090.47 |
| Loans on collateral securities..... | 7,530.00 |
| Cash in the company's office..... | 9,138.94 |
| Cash deposited in bank..... | 117,459.31 |
| Interest due and accrued..... | 11,910.84 |
| Gross premiums in course of collection..... | 244,003.20 |
| Rents due and accrued..... | 961.56 |
| Gross assets..... | \$2,095,563.73 |

LIABILITIES.

| | |
|--|----------------|
| Net amount of unpaid losses..... | \$191,366.18 |
| Unearned premiums at fifty per cent. of gross premiums.. | 896,379.84 |
| Commissions and brokerage..... | 43,679.37 |
| Gross liabilities, except capital and surplus..... | \$1,133,424.89 |
| Paid-up capital..... | \$500,000.00 |
| Surplus beyond all liabilities..... | 462,138.84 |
| Surplus as regards policy holders..... | 902,138.84 |
| Total liabilities, including capital and surplus..... | \$2,095,563.73 |

INCOME.

| | <i>Fire.</i> | <i>Marine and Inland.</i> |
|--|----------------|-------------------------------|
| Cash received for gross premiums..... | \$1,096,755.53 | \$102,304.42 |
| Deduct re-insurance, rebate, and return premiums..... | 440,507.44 | 9,198.07 |
| Net cash received for premiums.... | \$1,246,248.06 | \$93,111.35 |
| Received for interest on mortgages..... | | \$1,339,259.43 |
| Interest and dividends from all other sources..... | | 10,132.39 |
| Income from all other sources..... | | 70,469.52 |
| Gross cash income..... | | 665.50 |
| Gross cash income..... | | \$1,420,526.84 |

EXPENDITURES.

| | <i>Fire.</i> | <i>Marine and Inland.</i> |
|---|--------------|-------------------------------|
| Gross amount paid for losses..... | \$907,373.98 | \$72,409.28 |
| Deduct salvage and re-insurance..... | 83,894.73 | 2,106.61 |
| Net amount paid for losses..... | \$823,479.25 | \$70,302.67 |
| Commissions and brokerage..... | | \$893,781.92 |
| Salaries and fees of officers and employes..... | | 252,913.18 |
| State and local taxes..... | | 105,142.47 |
| All other payments and expenditures..... | | 28,323.06 |
| Gross cash expenditures..... | | 72,276.69 |
| Gross cash expenditures..... | | \$1,352,487.92 |

RISKS AND PREMIUMS.

| | <i>Fire Risks.</i> | <i>Premiums.</i> |
|---|--------------------|------------------|
| In force Dec. 31, 1893..... | \$189,049,358.00 | \$1,725,167.99 |
| Written or renewed during the year..... | 130,073,121.00 | 1,681,127.67 |
| Total..... | \$299,122,479.00 | \$3,406,295.66 |
| Deduct risks expired or terminated..... | 124,753,217.00 | 1,634,969.93 |
| In force at the end of the year..... | \$144,369,262.00 | \$1,771,325.73 |
| Deduct amount re-insured..... | 1,798,045.00 | 15,453.76 |
| Net amount in force Dec. 31, 1894..... | \$142,576,217.00 | \$1,755,871.97 |

| | <i>Marine and Inland Risks.</i> | <i>Premiums.</i> |
|---|-------------------------------------|------------------|
| In force Dec. 31, 1893..... | \$1,505,511.00 | \$47,587.59 |
| Written or renewed during the year..... | 7,391,769.00 | 101,977.61 |
| Total..... | \$8,899,280.00 | \$149,565.20 |
| Deduct risks expired or terminated..... | 7,701,690.00 | 106,678.50 |
| In force at the end of the year..... | \$1,197,600.00 | \$40,886.70 |

MISCELLANEOUS.

| | |
|--|-----------------|
| Premiums received from organization to date..... | \$14,137,406.77 |
| Losses paid from organization to date..... | 8,861,133.10 |
| Fire, marine, and inland losses incurred during the year.. | 823,352.85 |
| Cash dividends declared since commencing business..... | 985,000.00 |
| Company's stock owned by the directors, at par value.... | 70,700.00 |
| Amount loaned to officers and directors..... | 26,380.00 |
| Amount loaned to stockholders not officers..... | 1,950.00 |
| Amounts deposited for the exclusive protection of policy- holders in other states or countries, as follows, viz.: | |

| <i>State or Country.</i> | <i>Value of Deposits.</i> | <i>Liabilities.</i> |
|--------------------------|-------------------------------|---------------------|
| Virginia..... | \$51,920.00 | \$11,898.69 |
| Georgia..... | 29,625.00 | 24,073.95 |
| Oregon..... | 50,000.00 | 19,854.96 |

BUSINESS IN NEW HAMPSHIRE, 1894.

| | |
|-------------------------|--------------|
| Fire risks written..... | \$879,934.00 |
| Premiums received..... | 15,761.92 |
| Losses paid..... | 7,908.75 |
| Losses incurred..... | 7,053.77 |

PENNSYLVANIA FIRE INSURANCE COMPANY.

PHILADELPHIA, PA.

Incorporated March, 1825. Commenced business April, 1825.

R. DALE BENSON, *President.*W. GARDNER CROWELL, *Secretary.*

CASH CAPITAL, \$400,000.00.

ASSETS.

| | |
|---|-----------------------|
| Cash value of real estate, less incumbrances thereon..... | \$134,500.00 |
| Loans on mortgages of real estate (first liens)..... | 686,320.00 |
| Interest due and accrued thereon..... | 16,130.23 |
| Value of mortgaged premises..... | \$1,807,800.00 |
| Insurance held as collateral..... | 614,450.00 |
| Market value of stocks and bonds..... | 2,612,988.00 |
| Loans on collateral securities..... | 283,550.00 |
| Cash in the company's office..... | 232.52 |
| Cash deposited in bank..... | 148,401.40 |
| Interest due and accrued..... | 1,030.04 |
| Gross premiums in course of collection..... | 214,922.00 |
| Rents due and accrued..... | 750.00 |
| Gross assets..... | <u>\$4,098,774.19</u> |

LIABILITIES.

| | |
|--|------------------------------|
| Net amount of unpaid losses..... | \$160,110.68 |
| Unearned premiums at fifty per cent. of gross premiums.. | 1,257,576.73 |
| Amount reclaimable on perpetual fire policies..... | 749,833.46 |
| Commissions and brokerage..... | 4,000.00 |
| Gross liabilities, except capital and surplus..... | <u>\$2,171,520.87</u> |
| Paid-up capital..... | \$400,000.00 |
| Surplus beyond all liabilities..... | <u>1,527,253.32</u> |
| Surplus as regards policy-holders..... | 1,927,253.32 |
| Total liabilities, including capital and surplus..... | <u><u>\$4,098,774.19</u></u> |

INCOME.

| | |
|--|-----------------------|
| Cash received for gross premiums..... | \$1,968,490.98 |
| Deduct re-insurance, rebate, and return premiums... | 377,111.22 |
| Net cash received for premiums—all fire..... | \$1,591,379.75 |
| Received for interest on mortgages..... | 34,394.86 |
| Interest and dividends from all other sources..... | 137,476.62 |
| Income from all other sources..... | 3,661.07 |
| Deposit premiums received for perpetual fire risks, \$45,079.03. | |
| Gross cash income..... | <u>\$1,766,912.30</u> |

EXPENDITURES.

| | |
|---|-----------------------|
| Net amount paid for losses—all fire..... | \$978,337.87 |
| Dividends paid stockholders..... | 60,000.00 |
| Commissions and brokerage..... | 429,422.01 |
| Salaries and fees of officers and employes..... | 51,700.00 |
| State and local taxes..... | 29,545.68 |
| All other payments and expenditures..... | 50,263.89 |
| Deposit premiums returned on perpetual fire risks, \$17,546.33. | |
| Gross cash expenditures..... | <u>\$1,599,269.45</u> |

RISKS AND PREMIUMS.

| | <i>Fire Risks.</i> | <i>Premiums.</i> |
|---|-------------------------|-----------------------|
| In force Dec. 31, 1893..... | \$225,537,183.00 | \$2,490,184.50 |
| Written or renewed during the year..... | 179,985,983.00 | 1,968,345.28 |
| Total | <u>\$405,523,116.00</u> | <u>\$4,468,529.78</u> |
| Deduct risks expired or terminated..... | 154,647,862.00 | 1,831,314.49 |
| In force at the end of the year..... | <u>\$250,875,254.00</u> | <u>\$2,637,215.29</u> |
| Deduct amount re-insured..... | 11,309,955.00 | 122,061.83 |
| Net amount in force Dec. 31, 1894..... | <u>\$239,565,299.00</u> | <u>\$2,515,153.46</u> |
| Perpetual risks in force..... | <u>\$32,967,718.00</u> | <u>\$319,024.35</u> |

MISCELLANEOUS.

| | |
|---|-----------------|
| Premiums received from organization to date..... | \$26,400,368.00 |
| Losses paid from organization to date..... | 15,208,065.00 |
| Fire losses incurred during the year..... | 926,957.60 |
| Cash dividends declared since commencing business..... | 2,709,000.00 |
| Company's stock owned by the directors, at par value..... | 55,100.00 |
| Dividends declared during the year..... | 60,000.00 |
| Amount loaned to stockholders, not officers..... | 22,750.00 |

Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:

| <i>State or Country.</i> | <i>Value of Deposits.</i> | <i>Liabilities.</i> |
|--------------------------|---------------------------|---------------------|
| Georgia..... | \$28,000.00 | \$23,110.00 |
| Virginia..... | 22,400.00 | 11,095.00 |

BUSINESS IN NEW HAMPSHIRE, 1894.

| | |
|-------------------------|--------------|
| Fire risks written..... | \$508,070.96 |
| Premiums received..... | 9,315.06 |
| Losses paid..... | 10,763.19 |
| Losses incurred..... | 8,398.23 |

PHENIX INSURANCE COMPANY.

BROOKLYN, N. Y.

Incorporated September 10, 1853. Commenced business September 10, 1853.

GEORGE P. SHELDON, *President.* CHARLES C. LITTLE, *Secretary.*

CASH CAPITAL, \$1,000,000.00.

ASSETS.

| | |
|--|----------------|
| Cash value of real estate, less incumbrances thereon.... | \$399,000.00 |
| Loans on mortgages of real estate (first liens)..... | 126,050.00 |
| Interest due and accrued thereon..... | 2,060.78 |
| Value of lands mortgaged..... | \$98,000.00 |
| Value of buildings thereon..... | 173,500.00 |
| Insurance held as collateral..... | 144,350.00 |
| Market value of stocks and bonds..... | 3,782,345.00 |
| Cash in company's office..... | 1,175.84 |
| Cash deposited in bank..... | 521,178.73 |
| Interest due and accrued..... | 9,374.15 |
| Gross premiums in course of collection..... | 700,673.59 |
| Rebates due and accrued..... | 3,770.95 |
| Gross assets..... | \$5,545,629.04 |

LIABILITIES.

| | |
|--|-----------------------|
| Net amount of unpaid losses | \$805,931.46 |
| Unearned premiums at fifty per cent. of gross premiums .. | 3,728,833.77 |
| Due and accrued for salaries, rent, and incidental expenses | 2,266.66 |
| Commissions and brokerage | 113,955.98 |
| Return premiums..... | 81,903.32 |
| Re-insurance | 7,819.14 |
| Gross liabilities, except capital and surplus..... | \$4,240,710.33 |
| Paid-up capital..... | \$1,000,000.00 |
| Surplus beyond all liabilities..... | 304,918.71 |
| Surplus as regards policy-holders..... | 1,304,918.71 |
| Total liabilities, including capital and surplus..... | \$5,545,629.04 |

INCOME.

| | |
|--|-----------------------|
| Cash received for gross premiums..... | \$5,529,936.94 |
| Deduct re-insurance, rebate, and return premiums.... | 1,044,133.52 |
| Net cash received for premiums—all fire..... | \$4,485,783.42 |
| Received for interest on mortgages..... | 6,536.99 |
| Interest and dividends from all other sources..... | 162,135.82 |
| Income from all other sources..... | 15,455.15 |
| Gross cash income..... | \$4,669,911.38 |

EXPENDITURES.

| | |
|---|-----------------------|
| Gross amount paid for losses..... | \$2,323,121.94 |
| Deduct salvage and re-insurance..... | 73,949.50 |
| Net amount paid for losses—all fire..... | \$2,754,172.44 |
| Dividends paid stockholders..... | 100,000.00 |
| Commissions and brokerage..... | 624,337.93 |
| Salaries and fees of officers and employes..... | 306,143.28 |
| State and local taxes..... | 73,876.51 |
| All other payments and expenditures..... | 361,914.22 |
| Gross cash expenditures..... | \$4,222,444.38 |

RISKS AND PREMIUMS.

| | <i>Fire Risks.</i> | <i>Premiums.</i> |
|--|---------------------------|------------------------|
| In force Dec. 31, 1893..... | \$700,631,321.00 | \$8,892,685.58 |
| Written or renewed during the year..... | 391,997,922.00 | 5,037,841.43 |
| Total | \$1,092,629,243.00 | \$13,930,527.01 |
| Deduct risks expired or terminated..... | 502,717,702.00 | 6,301,275.57 |
| In force at the end of the year..... | \$589,911,541.00 | \$7,629,251.44 |
| Deduct amount re-insured..... | 16,756,647.00 | 171,583.90 |
| Net amount in force Dec. 31, 1894.... | \$573,154,894.00 | \$7,457,667.54 |

MISCELLANEOUS.

| | |
|---|-----------------|
| Premiums received from organization to date..... | \$97,972,710.60 |
| Losses paid from organization to date..... | 50,165,579.03 |
| Fire losses incurred during the year..... | 2,759,261.00 |
| Cash dividends declared since commencing business..... | 3,474,000.00 |
| Company's stock owned by the directors, at par value..... | 153,550.00 |
| Dividends declared during the year..... | 100,000.00 |

Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:

| <i>State or Country.</i> | <i>Value of Deposits.</i> | <i>Liabilities.</i> |
|--------------------------|---------------------------|---------------------|
| Virginia..... | \$60,000.00 | \$27,482.97 |
| Georgia..... | 23,625.00 | 42,982.05 |
| Canada..... | 114,500.00 | 74,909.65 |

BUSINESS IN NEW HAMPSHIRE, 1894.

| | |
|-------------------------|----------------|
| Fire risks written..... | \$1,578,615.00 |
| Premiums received..... | 19,576.59 |
| Losses paid..... | 6,481.82 |
| Losses incurred..... | 5,556.82 |

PHOENIX INSURANCE COMPANY,

HARTFORD, CONN.

Incorporated May, 1854. Commenced business June, 1854.

D. W. C. SKILTON, *President.*GEORGE H. BURDICK, *Secretary.*

CASH CAPITAL, \$2,000,000.00.

ASSETS.

| | |
|---|--------------|
| Cash value of real estate, less incumbrances thereon..... | \$386,612.55 |
| Loans on mortgages of real estate (first liens)..... | 324,242.85 |
| Interest due and accrued thereon..... | 53,891.49 |
| Value of land mortgaged..... | \$520,200.00 |
| Value of buildings thereon..... | 169,960.00 |
| Insurance held as collateral..... | 98,375.00 |

| | |
|---|-----------------------|
| Market value of stocks and bonds..... | \$3,901,857.50 |
| Loans on collateral securities..... | 30,500.00 |
| Cash in company's office..... | 35,483.21 |
| Cash deposited in bank..... | 307,086.10 |
| Interest due and accrued..... | 5,885.40 |
| Gross premiums in course of collection..... | 525,834.37 |
| Rents due and accrued..... | 6,301.26 |
| Due for re-insurance on losses paid..... | 10,363.34 |
| Gross assets..... | <u>\$5,588,058.07</u> |

LIABILITIES.

| | |
|---|------------------------------|
| Net amount of unpaid losses..... | \$523,579.63 |
| Unearned premiums at fifty per cent. of gross premiums... | <u>2,274,743.46</u> |
| Gross liabilities, except capital and surplus..... | \$2,798,323.09 |
| Paid-up capital..... | \$2,000,000.00 |
| Surplus beyond all liabilities..... | <u>798,734.98</u> |
| Surplus as regards policy-holders..... | <u>2,789,734.98</u> |
| Total liabilities, including capital and surplus..... | <u><u>\$5,588,058.07</u></u> |

INCOME.

| | |
|---|-----------------------|
| Cash received for gross premiums..... | \$4,065,061.25 |
| Deduct re-insurance, rebate, and return premiums..... | <u>577,480.43</u> |
| Net cash received for premiums—all fire..... | \$3,507,580.82 |
| Received for interest on mortgages..... | 14,146.76 |
| Interest and dividends from all other sources..... | 190,902.65 |
| Income from all other sources..... | <u>7,182.64</u> |
| Gross cash income..... | <u>\$3,719,812.87</u> |

EXPENDITURES.

| | |
|---|-----------------------|
| Gross amount paid for losses..... | \$2,270,991.67 |
| Deduct salvage and re-insurance..... | <u>64,014.97</u> |
| Net amount paid for losses—all fire..... | \$2,206,976.70 |
| Dividends paid stockholders..... | 230,000.00 |
| Commissions and brokerage..... | 574,813.43 |
| Salaries and fees of officers and employés..... | 171,498.83 |
| State and local taxes..... | 69,728.07 |
| All other payments and expenditures..... | <u>370,400.63</u> |
| Gross cash expenditures..... | <u>\$3,673,417.66</u> |

RISKS AND PREMIUMS.

| | <i>Fire Risks.</i> | <i>Premiums.</i> |
|---|--------------------|------------------|
| In force December 31, 1893..... | \$349,019,438.00 | \$4,194,370.11 |
| Written or renewed during the year..... | 341,299,417.00 | 4,085,061.25 |
| Total..... | \$690,318,855.00 | \$8,279,431.36 |
| Deduct risks expired or terminated..... | 308,439,220.00 | 3,729,944.44 |
| Net amount in force, Dec. 31, 1894..... | \$381,879,635.00 | \$4,549,486.92 |

MISCELLANEOUS.

| | |
|--|-----------------|
| Premiums received from organization to date..... | \$58,832,730.85 |
| Losses paid from organization to date..... | 35,629,628.53 |
| Fire losses incurred during the year..... | 2,106,202.97 |
| Cash dividends declared since commencing business..... | 6,405,000.00 |
| Company's stock owned by the directors, at par value.... | 81,200.00 |
| Dividends declared during the year..... | 280,000.00 |
| Amount loaned to officers and directors..... | 61,500.00 |
| Amount loaned to stockholders not officers..... | 66,500.00 |

Amounts deposited for the exclusive protection of policy-holders in other states or countries as follows, viz.:

| <i>State or Country.</i> | <i>Value of Deposits.</i> | <i>Liabilities.</i> |
|--------------------------|---------------------------|---------------------|
| Oregon..... | \$50,000.00 | \$21,184.12 |
| Georgia..... | 25,000.00 | 38,721.76 |
| Canada..... | 193,000.00 | 133,041.05 |

BUSINESS IN NEW HAMPSHIRE, 1894.

| | |
|-------------------------|----------------|
| Fire risks written..... | \$1,218,712.00 |
| Premiums received..... | 16,538.00 |
| Losses paid..... | 15,086.07 |
| Losses incurred..... | 15,939.78 |

PROVIDENCE WASHINGTON INSURANCE COMPANY.

PROVIDENCE, R. I.

Incorporated, 1799. Commenced business, 1799.

J. H. DEWOLF, *President.*E. L. WATSON, *Secretary.*

CASH CAPITAL, \$400,000.00.

ASSETS.

| | |
|--|-----------------------|
| Market value of stocks and bonds..... | \$1,061,670.00 |
| Cash in the company's office..... | 1,978.12 |
| Cash deposited in bank..... | 79,135.62 |
| Gross premiums in course of collection..... | 153,442.28 |
| Bills receivable, not matured, taken for premiums..... | 58,144.32 |
| Gross assets..... | <u>\$1,354,370.34</u> |

LIABILITIES.

| | |
|--|------------------------------|
| Net amount of unpaid losses..... | \$123,432.83 |
| Unearned premiums at 50 per cent. on fire and in- land risks..... | \$616,243.37 |
| Unearned premiums at 100 per cent. on marine risks.. | <u>82,904.21</u> |
| Total unearned premiums..... | 699,137.58 |
| Due and accrued for salaries, rent, and incidental expenses | 10,514.95 |
| Commissions and brokerage..... | <u>24,828.50</u> |
| Gross liabilities, except capital and surplus..... | \$857,913.86 |
| Paid-up capital..... | \$400,000.00 |
| Surplus beyond all liabilities..... | <u>96,456.48</u> |
| Surplus as regards policy-holders..... | 496,456.48 |
| Total liabilities, including capital and surplus..... | <u><u>\$1,354,370.34</u></u> |

INCOME.

| | <i>Fire.</i> | <i>Marine and Inland.</i> |
|--|---------------------|-------------------------------|
| Cash received for gross premiums..... | \$1,100,497.08 | \$512,086.10 |
| Deduct re-insurance, rebate, and return premiums..... | <u>254,273.01</u> | <u>110,647.14</u> |
| Net cash received for premiums... | <u>\$846,224.07</u> | <u>\$401,438.96</u> |
| | | \$1,258,273.63 |
| Interest and dividends from all sources..... | | 45,159.84 |
| Gross cash income..... | | <u>\$1,303,433.47</u> |

EXPENDITURES.

| | <i>Fire.</i> | <i>Marine and Inland.</i> |
|---|---------------------|-------------------------------|
| Gross amount paid for losses..... | \$619,916.95 | \$351,106.86 |
| Deduct salvage and re-insurance..... | <u>143,296.41</u> | <u>94,739.45</u> |
| Net amount paid for losses..... | <u>\$476,620.54</u> | <u>\$256,367.41</u> |
| | | \$732,989.95 |
| Dividends paid stockholders..... | | 12,000.00 |
| Commissions and brokerage..... | | 217,514.90 |
| Salaries and fees of officers and employes..... | | 75,464.51 |
| State and local taxes..... | | 24,342.71 |
| All other payments and expenditures..... | | 74,017.65 |
| Gross cash expenditures..... | | <u>\$1,136,329.72</u> |

RISKS AND PREMIUMS.

| | <i>Fire Risks.</i> | <i>Premiums.</i> |
|---|-------------------------------------|-----------------------|
| In force Dec. 31, 1893..... | \$141,158,054.00 | \$1,506,423.29 |
| Written or renewed during the year..... | <u>107,869,172.00</u> | <u>1,099,617.35</u> |
| Total..... | \$249,027,226.00 | \$2,606,040.64 |
| Deduct risks expired or terminated..... | <u>113,794,660.00</u> | <u>1,174,182.54</u> |
| In force at the end of the year..... | \$135,232,566.00 | \$1,431,858.10 |
| Deduct amount re-insured..... | <u>31,182,428.00</u> | <u>321,114.14</u> |
| Net amount in force Dec. 31, 1894..... | <u>\$104,050,138.00</u> | <u>\$1,110,743.96</u> |
| | <i>Marine and Inland Risks.</i> | <i>Premiums.</i> |
| In force Dec. 31, 1893..... | \$7,042,666.00 | \$236,392.54 |
| Written or renewed during the year..... | <u>81,323,890.00</u> | <u>483,427.73</u> |
| Total..... | \$88,366,556.00 | \$719,820.27 |
| Deduct risks expired or terminated..... | <u>79,873,660.00</u> | <u>475,963.76</u> |
| In force at the end of the year..... | <u>\$8,492,896.00</u> | <u>\$243,856.51</u> |

1894.]

INSURANCE COMPANIES.

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| | | |
|--|-----------------------|---------------------|
| Deduct amount re-insured..... | \$1,644,205.00 | \$39,219.51 |
| Net amount in force Dec. 31, 1894..... | <u>\$6,848,691.00</u> | <u>\$204,637.00</u> |

MISCELLANEOUS.

| | |
|---|-----------------|
| Premiums received from organization to date..... | \$24,287,628.08 |
| Losses paid from organization to date..... | 14,388,307.02 |
| Fire, marine, and inland losses incurred during the year... | 725,832.58 |
| Cash dividends declared since commencing business..... | 2,064,563.39 |
| Company's stock owned by the directors, at par value..... | 42,950.00 |
| Dividends declared during the year..... | 12,000.00 |

BUSINESS IN NEW HAMPSHIRE, 1894.

| | |
|-------------------------|--------------|
| Fire risks written..... | \$354,831.00 |
| Premiums received..... | 3,904.58 |
| Losses paid..... | 1 916.84 |
| Losses incurred..... | 626.18 |

QUEEN INSURANCE COMPANY OF AMERICA.

NEW YORK CITY.

Incorporated September 11, 1891. Commenced business September 11, 1891.

J. A. MACDONALD, *President*. GEORGE W. BURCHELL, *Secretary*.

CASH CAPITAL, \$500,000.00.

ASSETS.

| | |
|--|-----------------------|
| Market value of stocks and bonds..... | \$3,063,771.02 |
| Cash in the company's office..... | 10,104.81 |
| Cash deposited in bank..... | 286,992.76 |
| Interest due and accrued..... | 43,696.62 |
| Gross premiums in course of collection..... | 340,376.13 |
| Bills receivable, not matured, taken for premiums..... | 1,850.06 |
| Due for re-insurance on losses paid..... | <u>757.86</u> |
| Gross assets..... | <u>\$3,747,551.23</u> |

LIABILITIES.

| | |
|---|------------------------------|
| Net amount of unpaid losses..... | \$240,245.81 |
| Unearned premiums at fifty per cent. of gross premiums.... | 1,650,847.68 |
| Dividends to stockholders unpaid..... | 50,000.00 |
| Due and accrued for salaries, rent, and incidental expenses | 5,028.81 |
| Commissions and brokerage..... | 63,033.09 |
| Return premiums..... | 45,549.81 |
| Re-insurance..... | 6,077.19 |
| Drafts not presented..... | 1,350.00 |
| Gross liabilities, except capital and surplus..... | <u>\$2,062,132.39</u> |
| Paid-up capital..... | \$500,000.00 |
| Surplus beyond all liabilities..... | <u>1,185,418.84</u> |
| Surplus as regards policy-holders..... | 1,685,418.84 |
| Total liabilities, including capital and surplus..... | <u><u>\$3,747,551.23</u></u> |

INCOME.

| | |
|--|-----------------------|
| Cash received for gross premiums..... | \$2,664,675.45 |
| Deduct re-insurance, rebate, and return premiums.. | <u>564,061.25</u> |
| Net cash received for premiums—all fire..... | \$2,100,614.20 |
| Interest and dividends from all sources..... | 121,707.76 |
| Gross cash income..... | <u>\$2,222,321.96</u> |

EXPENDITURES.

| | |
|---|------------------------------|
| Gross amount paid for losses..... | \$1,445,292.12 |
| Deduct salvage and re-insurance..... | <u>47,356.58</u> |
| Net amount paid for losses—all fire..... | \$1,397,935.54 |
| Commissions and brokerage..... | 326,720.95 |
| Salaries and fees of officers and employes..... | 175,531.26 |
| State and local taxes..... | 40,566.46 |
| All other payments and expenditures..... | <u>152,693.30</u> |
| Gross cash expenditures..... | <u><u>\$2,093,445.51</u></u> |

RISKS AND PREMIUMS.

| | <i>Fire Risks.</i> | <i>Premiums.</i> |
|---|-------------------------|-----------------------|
| In force Dec. 31, 1893..... | \$295,891,075.00 | \$3,419,995.84 |
| Written or renewed during the year..... | <u>219,441,912.00</u> | <u>2,663,032.09</u> |
| Total..... | <u>\$515,332,987.00</u> | <u>\$6,083,027.93</u> |

| | | |
|---|------------------|----------------|
| Deduct risks expired or terminated..... | \$220,873,478.00 | \$2,670,141.06 |
| In force at the end of the year..... | \$294,459,509.00 | \$3,412,886.87 |
| Deduct amount re-insured..... | 12,363,586.00 | 111,191.54 |
| Net amount in force Dec. 31, 1894..... | \$282,095,923.00 | \$3,301,695.33 |

MISCELLANEOUS.

| | |
|--|----------------|
| Premiums received from organization to date.... | \$7,898,169.94 |
| Losses paid from organization to date..... | 4,281,019.19 |
| Fire losses incurred during the year..... | 1,335,178.87 |
| Cash dividends declared since commencing business..... | 50,000.00 |
| Company's stock owned by the directors, at par value.... | 7,500.00 |
| Dividends declared during the year..... | 50,000.00 |

Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:

| <i>State or Country.</i> | <i>Value of Deposits.</i> | <i>Liabilities.</i> |
|--------------------------|-------------------------------|---------------------|
| Canada..... | \$281,582.30 | \$197,979.09 |
| Georgia..... | 28,170.57 | 20,784.62 |
| Nebraska..... | 25,000.00 | 22,976.89 |
| Oregon..... | 56,341.15 | 8,068.00 |
| Virginia..... | 28,170.57 | 19,261.12 |

BUSINESS IN NEW HAMPSHIRE, 1894.

| | |
|-------------------------|--------------|
| Fire risks written..... | \$638,054.00 |
| Premiums received..... | 10,903.91 |
| Losses paid..... | 5,307.75 |
| Losses incurred..... | 8,225.60 |

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY.

SPRINGFIELD, MASS.

Incorporated 1849. Commenced business 1851.

ANDREW J. WRIGHT, *President.*

S. J. HALL, *Secretary.*

CASH CAPITAL, \$1,500,000.00.

ASSETS.

| | |
|--|-----------------------|
| Cash value of real estate, less incumbrances thereon | \$134,000.00 |
| Loans on mortgages of real estate (first liens) | 367,150.00 |
| Interest due and accrued thereon | 6,925.14 |
| Value of lands mortgaged | \$302,650.00 |
| Value of buildings thereon | 407,150.00 |
| Insurance held as collateral | 328,000.00 |
| Market value of stocks and bonds | 2,586,094.00 |
| Loans on collateral securities | 59,096.20 |
| Cash in the company's office | 14,606.21 |
| Cash deposited in bank | 128,917.74 |
| Interest due and accrued | 23,511.41 |
| Gross premiums in course of collection | 258,136.00 |
| Rents due and accrued | 983.16 |
| Due for re-insurance on losses paid | 1,732.00 |
| Gross assets | <u>\$3,581,151.86</u> |

LIABILITIES.

| | |
|---|------------------------------|
| Net amount of unpaid losses | \$185,450.88 |
| Unearned premiums at fifty per cent. of gross premiums .. | 1,354,954.63 |
| Commissions and brokerage | 38,720.40 |
| Gross liabilities, except capital and surplus | <u>\$1,579,125.91</u> |
| Paid-up capital | \$1,500,000.00 |
| Surplus beyond all liabilities | 502,025.95 |
| Surplus as regards policy-holders | <u>2,002,025.95</u> |
| Total liabilities, including capital and surplus | <u><u>\$3,581,151.86</u></u> |

INCOME.

| | |
|--|-----------------------|
| Cash received for gross premiums..... | \$2,101,884.54 |
| Deduct re-insurance, rebate, and return premiums.. | <u>825,886.00</u> |
| Net cash received for premiums—all fire..... | \$1,776,048.54 |
| Received for interest on mortgages..... | 16,679.37 |
| Interest and dividends from all other sources..... | 126,225.90 |
| Income from all other sources..... | <u>4,823.98</u> |
| Gross cash income..... | <u>\$1,923,777.79</u> |

EXPENDITURES.

| | |
|---|------------------------------|
| Gross amount paid for losses..... | \$1,191,986.36 |
| Deduct salvage and re-insurance..... | <u>64,206.32</u> |
| Net amount paid for losses—all fire..... | \$1,127,780.04 |
| Dividends paid stockholders..... | 150,000.00 |
| Commissions and brokerage..... | 298,246.42 |
| Salaries and fees of officers and employés..... | 79,496.69 |
| State and local taxes..... | 61,130.60 |
| All other payments and expenditures..... | <u>177,279.00</u> |
| Gross cash expenditures..... | <u><u>\$1,893,932.75</u></u> |

RISKS AND PREMIUMS.

| | <i>Fire Risks.</i> | <i>Premiums.</i> |
|---|--------------------------------|------------------------------|
| In force Dec. 31, 1893..... | \$199,754,698.00 | \$2,604,638.85 |
| Written or renewed during the year..... | <u>121,884,185.00</u> | <u>2,119,114.66</u> |
| Total..... | \$321,638,828.00 | \$4,723,753.51 |
| Deduct risks expired or terminated..... | <u>112,906,739.00</u> | <u>2,013,844.25</u> |
| Net amount in force Dec. 31, 1894..... | <u><u>\$208,733,089.00</u></u> | <u><u>\$2,709,909.26</u></u> |

MISCELLANEOUS.

| | |
|---|-----------------|
| Premiums received from organization to date..... | \$34,356,696.56 |
| Losses paid from organization to date..... | 21,436,290.87 |
| Fire losses incurred during the year..... | 1,049,706.24 |
| Cash dividends declared since commencing business..... | 3,104,542.00 |
| Company's stock owned by the directors, at par value..... | 167,400.00 |
| Dividends declared during the year..... | 150,000.00 |
| Amount loaned to officers and directors..... | 12,500.00 |
| Amount loaned to stockholders not officers..... | 40,500.00 |

Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:

| <i>State or Country.</i> | <i>Value of Deposits.</i> | <i>Liabilities.</i> |
|--------------------------|---------------------------|---------------------|
| Oregon..... | \$55,000.00 | \$13,443.51 |

BUSINESS IN NEW HAMPSHIRE, 1894.

| | |
|-------------------------|--------------|
| Fire risks written..... | \$810,996.00 |
| Premiums received..... | 11,311.83 |
| Losses paid..... | 6,994.53 |
| Losses incurred..... | 3,926.94 |

UNITED STATES FIRE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated April 1, 1834.

Commenced business April 9, 1834.

_____ *President.* _____ *Secretary.*

CASH CAPITAL, \$250,000.00.

ASSETS.

| | |
|--|--------------|
| Loans on mortgages of real estate (first liens)..... | \$415,000.00 |
| Interest due and accrued thereon..... | 1,759.57 |
| Value of lands mortgaged..... | \$300,000.00 |
| Value of buildings thereon..... | 553,500.00 |
| Insurance held as collateral..... | 453,200.00 |
| Market value of stocks and bonds..... | 151,851.25 |
| Cash in company's office..... | 18,628.95 |
| Cash deposited in bank..... | 128.84 |
| Interest due and accrued..... | 978.52 |
| Gross premiums in course of collection..... | 61,085.03 |
| Due for re-insurance on losses paid..... | 1,395.29 |
| Gross assets..... | \$650,827.45 |

LIABILITIES.

| | |
|--|----------------------------|
| Net amount of unpaid losses..... | \$49,973.75 |
| Unearned premiums at fifty per cent. of gross premiums.... | 214,798.23 |
| Dividends to stockholders unpaid..... | 1,939.97 |
| Commissions and brokerage..... | 13,779.93 |
| Return premiums..... | 4,698.47 |
| Re-insurance | 9,898.64 |
| Gross liabilities, except capital and surplus..... | <u>\$295,088.99</u> |
| Paid-up capital..... | \$250,000.00 |
| Surplus beyond all liabilities..... | <u>105,738.46</u> |
| Surplus as regards policy-holders | 355,738.46 |
| Total liabilities, including capital and surplus..... | <u><u>\$650,827.45</u></u> |

INCOME.

| | <i>Fire.</i> | <i>Marine and Inland.</i> |
|--|----------------------------|-------------------------------|
| Cash received for gross premiums..... | \$454,332.85 | \$25,981.81 |
| Deduct re-insurance, rebate, and return premiums..... | <u>127,705.02</u> | <u>2,145.83</u> |
| Net cash received for premiums..... | <u><u>\$326,617.83</u></u> | <u><u>\$23,835.98</u></u> |
| | | \$350,453.81 |
| Received for interest on mortgages..... | | 23,876.79 |
| Interest and dividends from all other sources..... | | <u>2,246.83</u> |
| Gross cash income..... | | <u><u>\$376,577.43</u></u> |

EXPENDITURES.

| | <i>Fire.</i> | <i>Marine and Inland.</i> |
|---|----------------------------|-------------------------------|
| Gross amount paid for losses..... | \$208,465.25 | \$11,279.49 |
| Deduct salvage and re-insurance..... | <u>26,321.47</u> | <u>.....</u> |
| Net amount paid for losses..... | <u><u>\$182,143.78</u></u> | <u><u>\$11,279.49</u></u> |
| | | \$193,423.27 |
| Dividends paid stockholders..... | | 15,000.00 |
| Commissions and brokerage | | 88,388.69 |
| Salaries and fees of officers and employés..... | | 25,593.16 |
| State and local taxes..... | | 7,842.10 |
| All other payments and expenditures..... | | <u>26,603.63</u> |
| Gross cash expenditures..... | | <u><u>\$356,848.85</u></u> |

RISKS AND PREMIUMS.

| | <i>Fire Risks.</i> | <i>Premiums.</i> |
|---|--------------------|------------------|
| In force Dec. 31, 1893..... | \$48,897,924.00 | \$499,104.04 |
| Written or renewed during the year..... | 41,648,477.00 | 434,720.85 |
| Total..... | \$90,546,401.00 | \$933,824.89 |
| Deduct risks expired or terminated..... | 38,706,624.00 | 388,232.60 |
| In force at the end of the year..... | \$51,839,777.00 | \$545,592.29 |
| Deduct amount re-insured..... | 12,016,691.00 | 137,071.12 |
| Net amount in force Dec. 31, 1894..... | \$39,823,086.00 | \$408,521.17 |

| | <i>Marine and Inland Risks.</i> | <i>Premiums.</i> |
|---|---------------------------------|------------------|
| In force Dec. 31, 1893..... | \$651,887.00 | \$21,557.30 |
| Written or renewed during the year..... | 954,810.00 | 25,693.23 |
| Total..... | \$1,606,697.00 | \$47,250.53 |
| Deduct risks expired or terminated..... | 961,947.00 | 26,175.23 |
| In force at the end of the year..... | \$644,750.00 | \$21,075.30 |

MISCELLANEOUS.

| | |
|---|----------------|
| Premiums received from organization to date..... | \$5,438,282.00 |
| Losses paid from organization to date..... | 2,917,218.00 |
| Fire, marine, and inland losses incurred during the year. . | 186,377.96 |
| Cash dividends declared since commencing business..... | 1,816,590.00 |
| Company's stock owned by the directors, at par value.... | 53,100.00 |
| Dividends declared during the year..... | 15,000.00 |

Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:

| <i>State or Country.</i> | <i>Value of Deposits.</i> | <i>Liabilities.</i> |
|--------------------------|---------------------------|---------------------|
| Virginia..... | \$13,605.00 | \$7,787.63 |

BUSINESS IN NEW HAMPSHIRE, 1894.

| | |
|-------------------------|--------------|
| Fire risks written..... | \$184,400.00 |
| Premiums received..... | 2,071.60 |
| Losses paid..... | 918.49 |
| Losses incurred..... | 1,188.94 |

WILLIAMSBURGH CITY FIRE INSURANCE COMPANY.

BROOKLYN, N. Y.

Incorporated March, 1853. Commenced business March, 1853.

MARSHALL S. DRIGGS, *President.*FREDERICK H. WAY, *Secretary.*

CASH CAPITAL, \$250,000.00.

ASSETS.

| | |
|--|-----------------------|
| Cash value of real estate, less encumbrances thereon | \$629,000.00 |
| Loans on mortgages of real estate (first liens)..... | 334,550.00 |
| Interest due and accrued thereon..... | 1,894.23 |
| Value of lands mortgaged. | \$309,500.00 |
| Value of buildings thereon..... | 278,000.00 |
| Insurance held as collateral..... | 273,500.00 |
| Market value of stocks and bonds..... | 424,527.50 |
| Loans on collateral securities..... | 5,600.00 |
| Cash in company's office..... | 2,189.38 |
| Cash deposited in bank..... | 18,935.74 |
| Interest due and accrued..... | 5,366.70 |
| Gross premiums in course of collection..... | 65,636.74 |
| Rents due and accrued..... | 5,780.07 |
| Due for re-insurance on losses paid..... | 1,056.18 |
| Gross assets..... | <u>\$1,495,536.54</u> |

LIABILITIES.

| | |
|--|------------------------------|
| Net amount of unpaid losses..... | \$50,010.45 |
| Unearned premiums at fifty per cent. of gross premiums.. | 487,588.83 |
| Dividends to stockholders unpaid..... | 850.00 |
| Due for borrowed money..... | 50,000.00 |
| Commissions and brokerage..... | 11,496.93 |
| Taxes | 1,797.11 |
| Re-insurance | 1,308.12 |
| Gross liabilities, except capital and surplus..... | <u>\$603,051.44</u> |
| Paid-up capital..... | \$250,000.00 |
| Surplus beyond all liabilities..... | <u>642,485.10</u> |
| Surplus as regards policy-holders | <u>892,485.10</u> |
| Total liabilities, including capital and surplus..... | <u><u>\$1,495,536.54</u></u> |

INCOME.

| | | |
|--|--------------|---------------------|
| Cash received for gross premiums | \$654,732.08 | |
| Deduct re-insurance, rebate, and return premiums.... | 69,797.15 | |
| Net cash received for premiums—all fire..... | | \$584,934.88 |
| Received for interest on mortgages | | 14,912.87 |
| Interest and dividends from all other sources..... | | 17,161.35 |
| Income from all other sources..... | | 19,592.47 |
| Gross cash income..... | | <u>\$636,601.57</u> |

EXPENDITURES.

| | | |
|---|--------------|---------------------|
| Gross amount paid for losses..... | \$312,814.71 | |
| Deduct salvage and re-insurance.. | 17,838.56 | |
| Net amount paid for losses—all fire..... | | \$295,481.15 |
| Dividends paid stockholders..... | | 49,230.00 |
| Commissions and brokerage..... | | 136,709.13 |
| Salaries and fees of officers and employés..... | | 60,943.34 |
| State and local taxes..... | | 6,698.55 |
| All other payments and expenditures..... | | 34,054.42 |
| Gross cash expenditures..... | | <u>\$583,116.59</u> |

RISKS AND PREMIUMS.

| | <i>Fire Risks.</i> | <i>Premiums.</i> |
|---|-------------------------|-----------------------|
| In force December 31, 1893..... | \$120,596,869.00 | \$985,629.63 |
| Written or renewed during the year..... | 75,989,788.00 | 651,473.41 |
| Total..... | <u>\$196,586,655.00</u> | <u>\$1,637,103.04</u> |
| Deduct risks expired or terminated..... | 75,621,868.00 | 624,532.56 |
| In force at the end of the year..... | \$120,944,787.00 | \$1,012,570.48 |
| Deduct amount re-insured..... | 4,378,842.00 | 37,392.80 |
| Net amount in force, Dec. 31, 1894..... | <u>\$116,565,945.00</u> | <u>\$975,177.68</u> |

MISCELLANEOUS.

| | |
|--|-----------------|
| Premiums received from organization to date..... | \$14,313,346.29 |
| Losses paid from organization to date..... | 7,511,021.90 |
| Fire losses incurred during the year..... | 284,124.66 |
| Cash dividends declared since commencing business..... | 1,402,500.00 |
| Company's stock owned by the directors, at par value.... | 84,950.00 |
| Dividends declared during the year..... | 50,000.00 |
| Amount loaned to officers and directors..... | 5,000.00 |
| Amount loaned to stockholders not officers..... | 600.00 |

Amount deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:

| <i>State or Country.</i> | <i>Value of Deposits.</i> | <i>Liabilities.</i> |
|--------------------------|-------------------------------|---------------------|
| Virginia..... | \$18,432.50 | \$1,920.88 |
| Georgia..... | 28,000.00 | 11,897.68 |

**MUTUAL
FIRE INSURANCE COMPANIES
OF OTHER STATES.**

**DETAILED ABSTRACTS FROM THE ANNUAL STATEMENTS OF THE
MUTUAL FIRE INSURANCE COMPANIES OF OTHER STATES
AUTHORIZED TO DO BUSINESS IN THE STATE OF
NEW HAMPSHIRE, SHOWING THEIR CON-
DITION ON THE 31ST DAY OF
DECEMBER, 1894.**

FITCHBURG MUTUAL FIRE INSURANCE COMPANY.

FITCHBURG, MASS.

Incorporated March 23, 1847. Commenced business September 1, 1847.

AMASA NORCROSS, *President.*EDWARD P. DOWNE, *Secretary.*

I. ASSETS.

| | |
|--|--------------|
| Cash value of real estate, less encumbrances thereon..... | \$80,182.26 |
| Loans on mortgages of real estate (first liens)..... | 43,973.00 |
| Value of mortgaged premises..... | \$85,300.00 |
| Insurance held as collateral..... | 51,150.00 |
| Market value of stocks and bonds..... | 70,870.00 |
| Loans on collateral securities..... | 10,700.00 |
| Cash in company's office..... | 1,351.95 |
| Cash deposited in banks..... | 9,302.22 |
| Interest due and accrued..... | 1,717.98 |
| Premiums in course of collection..... | 12,035.55 |
| Loans on personal security..... | 3,900.00 |
| Rents..... | 289.77 |
| Gross available assets..... | \$234,302.73 |
| Assessable contingent premiums on outstanding risks, \$383,083.55. | |

II. LIABILITIES.

| | |
|---|--------------|
| Losses adjusted, due and to become due..... | \$5,153.96 |
| reported but not adjusted..... | 1,125.00 |
| resisted, including interest and expenses..... | 1,950.00 |
| Gross amount of unpaid losses..... | \$8,228.96 |
| Unearned premiums taken at fifty per cent. of gross premiums..... | 194,041.78 |
| Profits or surplus due on terminated policies..... | 3,942.00 |
| Rents, taxes, salaries, and incidental expenses..... | 535.29 |
| Due or to become due for borrowed money..... | 25,000.00 |
| Liabilities, except surplus..... | \$231,748.03 |
| Surplus..... | 2,554.70 |
| Gross liabilities, including surplus..... | \$234,302.73 |

III. INCOME.

| | |
|---|-----------------|
| Gross cash premiums received during the year..... | \$160,708.89 |
| Interest received on mortgages..... | 4,106.59 |
| Interest and dividends from all other sources..... | 3,975.69 |
| Income from all other sources..... | <u>1,700.06</u> |
| Gross cash income..... | \$170,486.23 |
| Contingent premiums received during the year, \$155,920.53. | |

IV. EXPENDITURES.

| | |
|---|---------------------|
| Gross amount paid for losses during the year..... | \$119,457.57 |
| Commissions on premiums..... | 24,219.03 |
| Salaries and fees of officers and employes..... | 8,570.66 |
| Profits or surplus on terminated policies..... | 54,790.46 |
| State and local taxes..... | 1,537.12 |
| Rents..... | <u>6,382.14</u> |
| Gross cash expenditures..... | <u>\$214,956.78</u> |

V. GENERAL ITEMS.

| | Amount. | Cash Premiums. | Contingent Premiums. |
|--|----------------------|-------------------|-------------------------|
| Risks in force Jan. 1, 1894..... | \$25,168,551.00 | \$392,090.47 | \$392,090.47 |
| Risks written during the year..... | <u>10,046,068.00</u> | <u>155,920.53</u> | <u>155,920.53</u> |
| Total..... | \$35,214,639.00 | \$548,011.00 | \$548,011.00 |
| Risks terminated during the year | <u>10,439,051.00</u> | <u>159,927.45</u> | <u>159,927.45</u> |
| Amount in force Dec. 31, 1894 | \$24,775,588.00 | \$388,083.55 | \$388,083.55 |
| Losses incurred during the year..... | | | 98,651.00 |
| Percentage of cash premium returned during the year as profit or surplus: | | | |
| Twenty, forty, or sixty per cent. | | | |

NEW HAMPSHIRE BUSINESS.

| | |
|--------------------------------------|------------------|
| Risks written during the year..... | \$1,177,023.17 |
| Cash premiums received..... | 16,417.65 |
| Contingent premiums therewith..... | 16,417.65 |
| Losses paid during the year..... | 15,530.62 |
| Losses incurred during the year..... | <u>17,407.28</u> |

MERCHANTS' AND FARMERS' MUTUAL FIRE INSURANCE COMPANY.

WORCESTER, MASS.

Incorporated April 1, 1846.

Commenced business January 1, 1847.

JOHN D. WASHBURN, *President.*

E. B. STODDARD, *Secretary.*

I. ASSETS.

| | |
|--|--------------|
| Cash value of real estate less encumbrances thereon..... | \$33,800.00 |
| Loans on mortgages of real estate (first liens)..... | 72,250.00 |
| Value of lands mortgaged..... | \$91,500.00 |
| Value of buildings thereon..... | 126,000.00 |
| Insurance held as collateral..... | 82,300.00 |
| Market value of stocks and bonds..... | \$117,289.00 |
| Cash in Company's office | 435.00 |
| Cash deposited in banks..... | 3,556.97 |
| Interest due and accrued..... | 8,693.71 |
| Premiums in course of collection..... | 6,424.11 |
| Loans on personal security | 1,163.43 |
| Gross available assets..... | \$243,562.22 |
| Assessable contingent premiums on outstanding risks, \$345,896.21. | |

II. LIABILITIES.

| | |
|---|--------------|
| Losses adjusted, due and to become due | \$1,925.00 |
| reported, but not adjusted | 663.00 |
| Gross amount of unpaid losses..... | \$2,588.00 |
| Unearned premiums taken at fifty per cent. of gross premiums, | 172,948.10 |
| Return premiums due on cancelled policies..... | 2,500.00 |
| Commissions on premiums in course of collection..... | 1,052.68 |
| Liabilities, except surplus..... | \$179,088.78 |
| Surplus..... | 64,473.44 |
| Gross liabilities, including surplus..... | \$243,562.22 |

III. INCOME.

| | |
|--|--------------|
| Cash received for gross premiums..... | \$101,728.02 |
| Deduct re-insurance and return premiums..... | 8,994.30 |
| Net cash premiums received during the year..... | \$97,733.72 |
| Interest received on mortgages..... | 3,167.92 |
| Interest and dividends from all other sources..... | 5,903.73 |
| Income from all other sources..... | 1,009.76 |
| Gross cash income..... | \$107,875.13 |
| Contingent premiums received during the year, \$99,451.64. | |

IV. EXPENDITURES.

| | |
|---|--------------|
| Net amount paid for losses during the year..... | \$58,870.86 |
| Commissions on premiums..... | 14,831.41 |
| Salaries and fees of officers and employes..... | 7,206.76 |
| Profits or surplus on terminated policies..... | 39,725.21 |
| State and local taxes..... | 1,804.97 |
| Office and incidental expenses..... | 3,894.18 |
| Gross cash expenditures..... | \$126,333.39 |

V. GENERAL ITEMS.

| | Amount. | Cash Premiums. | Contingent Premiums. |
|---|-----------------|-------------------|-------------------------|
| Risk in force January 1, 1894..... | \$23,420,534.00 | \$346,154.70 | \$346,154.70 |
| Risks written during the year..... | 6,689,376.00 | 99,451.64 | 99,451.64 |
| Total..... | \$30,109,910.00 | \$445,606.34 | \$445,606.34 |
| Risks terminated during the year.. | 6,843,163.00 | 99,710.13 | 99,710.13 |
| Net am't in force Dec. 31, 1894, \$23,266,747.00 | | \$345,896.21 | \$345,896.21 |
| Losses incurred during the year | | | 54,086.72 |
| Percentage of cash premium returned during the year as profit or surplus: | | | |
| Twenty, forty, and sixty per cent. | | | |

NEW HAMPSHIRE BUSINESS.

| | |
|--------------------------------------|--------------|
| Risks written during the year..... | \$345,686.00 |
| Cash premiums received..... | 4,653.33 |
| Contingent premiums therewith..... | 4,653.33 |
| Losses paid during the year..... | 2,418.92 |
| Losses incurred during the year..... | 2,418.92 |

PROVIDENCE MUTUAL FIRE INSURANCE COMPANY.

PROVIDENCE, R. I.

Incorporated, 1800. Commenced business, 1800.

HENRY R. BARKER, *President.*HARDIN C. WATERS, *Secretary.*

I. ASSETS.

| | |
|---|--------------|
| Loans on mortgages of real estate (first liens)..... | \$95,000.00 |
| Value of lands mortgaged..... | \$5,550.00 |
| Value of buildings thereon..... | 17,500.00 |
| Insurance held as collateral..... | 14,500.00 |
| Market value of stocks and bonds..... | 140,723.00 |
| Loans on collateral securities..... | 900.00 |
| Cash in company's office..... | 605.49 |
| Cash deposited in banks..... | 34,580.95 |
| Interest due and accrued..... | 883.42 |
| Premiums in course of collection..... | 3,040.39 |
| Gross available assets..... | \$275,733.25 |
| Assessable contingent premiums on outstanding risks, \$79,998.53. | |

II. LIABILITIES.

| | |
|---|--------------|
| Gross amount of unpaid losses..... | \$988.00 |
| Unearned premiums taken at fifty per cent. of gross premiums..... | 106,985.00 |
| Liabilities, except surplus..... | \$107,973.00 |
| Surplus..... | 167,760.25 |
| Gross liabilities, including surplus..... | \$275,733.25 |

III. INCOME.

| | |
|--|-------------|
| Cash received for gross premiums..... | \$54,811.70 |
| Deduct re-insurance and return premiums.... | 3,273.71 |
| Net cash premiums received during the year..... | \$51,537.99 |
| Interest and dividends from all sources..... | 12,694.58 |
| Gross cash income..... | \$64,232.57 |
| Contingent premiums received during the year, \$12,975.15. | |

IV. EXPENDITURES.

| | |
|---|--------------------|
| Gross amount paid for losses during the year..... | \$10,052.21 |
| Commissions on premiums..... | 3,921.09 |
| Salaries and fees of officers and employes..... | 7,846.00 |
| Profits or surplus on terminated policies..... | 14,529.83 |
| State and local taxes..... | 2,938.20 |
| Rents..... | 1,845.00 |
| Office and incidental expenses..... | 2,647.64 |
| Gross cash expenditures..... | <u>\$43,279.97</u> |

V. GENERAL ITEMS.

| | <i>Amount.</i> | <i>Cash Premiums.</i> | <i>Contingent Premiums.</i> |
|--|------------------------|---------------------------|---------------------------------|
| Risks in force Jan. 1, 1894..... | \$20,258,068.00 | \$206,278.65 | \$124,794.43 |
| Risks written during the year.... | 5,488,077.00 | 54,558.98 | 12,975.15 |
| Total..... | <u>\$25,741,135.00</u> | <u>\$260,837.63</u> | <u>\$137,769.58</u> |
| Risks terminated during the year.. | 4,900,810.00 | 46,074.01 | 57,771.05 |
| In force at the end of the year | \$20,840,325.00 | \$214,768.62 | \$79,998.53 |
| Deduct amount re-insured..... | 62,500.00 | 798.62 | ..... |
| Amount in force Dec. 31, 1894. | \$20,778,325.00 | \$213,970.00 | \$79,998.53 |
| Losses incurred during the year | | | 11,040.21 |
| Percentage of cash premium returned during the year as profit or surplus: | | | |
| Twenty, thirty, forty, fifty, and sixty-five per cent. | | | |

NEW HAMPSHIRE BUSINESS.

| | |
|------------------------------------|--------------|
| Risks written during the year..... | \$168,500.00 |
| Cash premiums received..... | 1,915.52 |

TRADERS' AND MECHANICS' MUTUAL FIRE INSURANCE COMPANY.

LOWELL, MASS.

Incorporated June, 1848. Commenced business June, 1848.

LEVI SPRAGUE, *President.*

EDWARD M. TUCKE, *Secretary.*

I. ASSETS.

| | |
|--|---------------------|
| Loans on mortgages of real estate (first liens)..... | \$211,814.00 |
| Value of mortgaged premises..... | \$41,900.00 |
| Insurance held as collateral..... | 14,250.00 |
| Market value of stocks and bonds..... | 244,267.50 |
| Loans on collateral securities..... | 23,650.00 |
| Cash in company's office..... | 2,552.88 |
| Cash deposited in banks..... | 14,581.48 |
| Interest due and accrued..... | 9,182.65 |
| Premiums in course of collection..... | 17,106.49 |
| Loans on personal security..... | 154,800.00 |
| Gross available assets..... | <u>\$677,954.00</u> |
| Assessable contingent premiums on outstanding risks, \$605,739.60. | |

II. LIABILITIES.

| | |
|---|----------------------------|
| Unearned premiums taken at fifty per cent. of gross premiums..... | \$302,869.80 |
| Return premiums due on cancelled policies..... | 269.57 |
| Profits or surplus due on terminated policies..... | 4,094.29 |
| Commissions on premiums in course of collection..... | 2,367.38 |
| Liabilities, except surplus..... | <u>\$309,601.04</u> |
| Surplus..... | <u>368,352.96</u> |
| Gross liabilities, including surplus..... | <u><u>\$677,954.00</u></u> |

III. INCOME.

| | |
|---|----------------------------|
| Cash received for gross premiums..... | \$168,369.35 |
| Deduct re-insurance and return premiums..... | <u>4,402.05</u> |
| Net cash premiums received during the year..... | <u><u>\$163,967.30</u></u> |

| | |
|---|---------------------|
| Interest received on mortgages..... | \$10,852.86 |
| Interest and dividends from all other sources..... | 22,287.07 |
| Gross cash income..... | \$197,107.23 |
| Contingent premiums received during the year, \$167,907.15. | |

IV. EXPENDITURES.

| | |
|---|---------------------|
| Gross amount paid for losses during the year..... | \$64,505.82 |
| Commissions on premiums..... | 24,128.10 |
| Salaries and fees of officers and employes..... | 18,108.11 |
| Profits or surplus on terminated policies..... | 73,426.92 |
| State and local taxes..... | 2,159.67 |
| Rents..... | 1,600.00 |
| Gross cash expenditures..... | \$183,928.62 |

V. GENERAL ITEMS.

| | Amount. | Cash Premiums. | Contingent Premiums. |
|---|------------------------|---------------------|-------------------------|
| Risks in force Jan. 1, 1894..... | \$37,835,660.00 | \$575,374.81 | \$575,374.81 |
| Risks written during the year... | 10,799,504.00 | 167,907.15 | 167,907.15 |
| Total..... | \$48,635,164.00 | \$743,281.96 | \$743,281.96 |
| Risks terminated during the year | 9,025,748.00 | 137,542.36 | 137,542.36 |
| Amount in force Dec. 31, 1894 | \$39,609,416.00 | \$605,739.60 | \$605,739.60 |
| Losses incurred during the year..... | | | 63,904.32 |
| Percentage of cash premium returned during the year as profit or surplus: | | | |
| Thirty, fifty, and seventy per cent. | | | |

NEW HAMPSHIRE BUSINESS.

| | |
|--------------------------------------|--------------|
| Risks written during the year..... | \$599,103.00 |
| Cash premiums received..... | 8,087.27 |
| Contingent premiums therewith..... | 8,087.27 |
| Losses paid during the year..... | 6,098.09 |
| Losses incurred during the year..... | 6,098.09 |

FIRE AND FIRE-MARINE INSURANCE COMPANIES
OF OTHER COUNTRIES.

UNITED STATES BRANCHES.

**DETAILED ABSTRACTS FROM THE ANNUAL STATEMENTS OF THE
FIRE AND FIRE-MARINE INSURANCE COMPANIES OF OTHER
STATES, AUTHORIZED TO DO BUSINESS IN THE STATE
OF NEW HAMPSHIRE, SHOWING THEIR CONDI-
TION ON THE 31ST DAY OF
DECEMBER, 1894.**

BRITISH AMERICA ASSURANCE COMPANY.

UNITED STATES BRANCH.

TORONTO, CANADA.

Commenced business in the United States, 1874.

GEORGE A. COX, *President.*P. H. SIMS, *Secretary.*

ASSETS.

| | |
|--|-----------------------|
| Loans on mortgages of real estate (first liens)..... | \$60,000.00 |
| Interest due and accrued thereon..... | 2,671.18 |
| Market value of stocks and bonds..... | 874,119.91 |
| Cash deposited in bank..... | 19,479.85 |
| Interest due and accrued..... | 11,053.50 |
| Gross premiums in course of collection..... | 182,242.78 |
| Bills receivable, not matured, taken for premiums..... | 14,629.54 |
| Premiums more than three months due, \$4,711.72. | |
| Gross assets..... | <u>\$1,164,196.76</u> |

LIABILITIES.

| | |
|--|---------------------|
| Net amount of unpaid losses..... | \$150,726.40 |
| Unearned premiums at fifty per cent. of gross premiums.. | 558,825.05 |
| Commissions and brokerage..... | 20,078.18 |
| Return premiums..... | 14,013.75 |
| Re-insurance..... | <u>3,571.06</u> |
| Gross liabilities..... | <u>\$746,709.44</u> |

INCOME.

| | <i>Fire.</i> | <i>Marine and Inland.</i> |
|--|---------------------|-------------------------------|
| Cash received for gross premiums..... | \$1,213,535.59 | \$300,237.97 |
| Deduct re-insurance, rebate, and return premiums..... | <u>215,536.58</u> | <u>23,455.78</u> |
| Net cash received for premiums | <u>\$997,999.01</u> | <u>\$177,772.19</u> |
| | | \$1,175,584.20 |
| Received for interest on mortgages..... | | 1,228.82 |
| Interest and dividends from all other sources..... | | <u>36,151.21</u> |
| Gross cash income..... | | <u>\$1,212,964.23</u> |

EXPENDITURES.

| | <i>Fire.</i> | <i>Marine and Inland.</i> | |
|---|---------------------|-------------------------------|-----------------------|
| Gross amount paid for losses..... | \$603,794.73 | \$126,946.45 | |
| Deduct salvage and re-insurance..... | 36,354.14 | 18,572.88 | |
| Net amount paid for losses..... | <u>\$567,440.59</u> | <u>\$108,373.57</u> | |
| | | | \$675,814.16 |
| Commissions and brokerage..... | | | 238,863.09 |
| Salaries and fees of officers and employes..... | | | 21,519.56 |
| State and local taxes..... | | | 26,550.26 |
| All other payments and expenditures..... | | | 94,177.92 |
| Gross cash expenditures..... | | | <u>\$1,056,924.99</u> |

RISKS AND PREMIUMS.

| | <i>Fire Risks.</i> | <i>Premiums.</i> |
|---|------------------------|-----------------------|
| In force Dec. 31, 1893..... | \$78,805,850.00 | \$1,000,882.78 |
| Written or renewed during the year..... | <u>86,618,221.00</u> | <u>1,178,034.68</u> |
| Total..... | \$165,424,071.00 | \$2,178,917.46 |
| Deduct risks expired or terminated..... | <u>84,769,210.00</u> | <u>1,075,000.65</u> |
| In force at the end of the year..... | \$80,654,861.00 | \$1,103,916.81 |
| Deduct amount re-insured..... | <u>1,094,959.00</u> | <u>14,144.76</u> |
| Net amount in force Dec. 31, 1894..... | <u>\$79,559,902.00</u> | <u>\$1,089,772.05</u> |

| | <i>Marine and Inland Risks.</i> | <i>Premiums.</i> |
|---|-------------------------------------|--------------------|
| In force Dec. 31, 1893..... | \$2,826,335.00 | \$36,240.24 |
| Written or renewed during the year..... | <u>16,898,588.00</u> | <u>198,010.16</u> |
| Total..... | \$19,724,923.00 | \$234,250.40 |
| Deduct risks expired or terminated..... | <u>16,875,564.00</u> | <u>207,372.34</u> |
| In force at the end of the year..... | <u>\$2,849,359.00</u> | <u>\$26,878.06</u> |

MISCELLANEOUS.

| | |
|--|-----------------|
| Premiums received in the United States..... | \$11,988,619.13 |
| Losses paid in the United States..... | 7,615,887.63 |
| Fire, marine, and inland losses incurred during the year.. | 693,866.92 |

Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:

| <i>State or Country.</i> | <i>Value of Deposits.</i> | <i>Liabilities.</i> |
|--------------------------|---------------------------|---------------------|
| Ohio..... | \$104,425.00 | \$48,253.28 |
| Virginia..... | 26,300.00 | 8,317.83 |
| Georgia..... | 28,250.00 | 23,820.75 |

BUSINESS IN NEW HAMPSHIRE, 1894.

| | |
|-------------------------|-------------|
| Fire risks written..... | \$73,799.00 |
| Premiums received..... | 1,640.39 |
| Losses paid..... | 1,652.85 |
| Losses incurred..... | 771.19 |

CALEDONIAN INSURANCE COMPANY.

UNITED STATES BRANCH.

EDINBURGH, SCOTLAND.

Commenced business in the United States 1890.

Resident Manager, CHARLES H. POST, New York City.

ASSETS.

| | |
|--|----------------|
| Loans on mortgages of real estate (first liens)..... | \$50,000.00 |
| Value of lands mortgaged..... | \$100,000.00 |
| Market value of stocks and bonds..... | 1,729,975.00 |
| Cash in company's office..... | 61.76 |
| Cash deposited in bank..... | 271,363.80 |
| Interest due and accrued..... | 14,496.67 |
| Gross premiums in course of collection..... | 143,668.26 |
| Due for re-insurance on losses paid..... | 5,246.18 |
| Gross assets..... | \$2,214,810.67 |

LIABILITIES.

| | |
|--|----------------|
| Net amount of unpaid losses..... | \$257,153.29 |
| Unearned premiums at fifty per cent. of gross premiums.. | 1,351,286.68 |
| Commissions and brokerage..... | 21,900.53 |
| Re-insurance..... | 7,633.20 |
| All other liabilities..... | 35,657.30 |
| Gross liabilities..... | \$1,690,924.71 |

INCOME.

| | |
|--|-----------------------|
| Cash received for gross premiums..... | \$2,586,951.20 |
| Deduct re-insurance, rebate, and return premiums.. | <u>481,261.80</u> |
| Net cash received for premiums—all fire..... | \$2,105,689.40 |
| Received for interest on mortgages..... | 3,000.00 |
| Interest and dividends from all other sources..... | <u>67,109.53</u> |
| Gross cash income..... | <u>\$2,175,806.93</u> |

EXPENDITURES.

| | |
|---|-----------------------|
| Gross amount paid for losses..... | \$1,309,974.16 |
| Deduct salvage and re-insurance..... | <u>114,554.27</u> |
| Net amount paid for losses—all fire..... | \$1,195,419.89 |
| Commissions and brokerage..... | 381,892.22 |
| Salaries and fees of officers and employés..... | 95,387.62 |
| State and local taxes..... | 54,548.71 |
| All other payments and expenditures..... | <u>201,068.68</u> |
| Gross cash expenditures..... | <u>\$1,927,797.12</u> |

RISKS AND PREMIUMS.

| | <i>Fire Risks.</i> | <i>Premiums.</i> |
|---|-------------------------|-----------------------|
| In force Dec. 31, 1893..... | \$244,182,653.00 | \$2,462,097.72 |
| Written or renewed during the year..... | <u>192,972,812.00</u> | <u>2,398,376.61</u> |
| Total..... | \$437,155,465.00 | \$4,855,474.33 |
| Deduct risks expired or terminated..... | <u>180,984,206.00</u> | <u>2,025,707.81</u> |
| In force at the end of the year..... | \$256,171,259.00 | \$2,829,766.52 |
| Deduct amount re-insured..... | <u>9,582,941.00</u> | <u>127,193.15</u> |
| Net amount in force Dec. 31, 1894..... | <u>\$246,588,318.00</u> | <u>\$2,702,573.37</u> |

MISCELLANEOUS.

| | |
|--|---------------------|
| Premiums received in the United States..... | \$6,606,436.58 |
| Losses paid in the United States..... | 3,629,200.38 |
| Fire losses incurred during the year..... | <u>1,149,133.94</u> |
| Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.: | |

| <i>State or Country.</i> | <i>Value of Deposits.</i> | <i>Liabilities.</i> |
|--------------------------|---------------------------|---------------------|
| Ohio..... | \$113,250.00 | \$48,741.50 |
| Oregon..... | 50,000.00 | 5,140.78 |
| Georgia..... | 26,000.00 | 17,455.86 |
| Virginia..... | 25,000.00 | 14,526.44 |

BUSINESS IN NEW HAMPSHIRE, 1894.

| | |
|-------------------------|--------------|
| Fire risks written..... | \$612,422.00 |
| Premiums received..... | 9,752.81 |
| Losses paid..... | 7,698.71 |
| Losses incurred..... | 5,451.98 |

COMMERCIAL UNION ASSURANCE COMPANY.

(LIMITED.)

UNITED STATES BRANCH.

LONDON, ENGLAND.

Commenced business in the United States, 1871.

Resident Manager, CHARLES SEWALL, New York City.

ASSETS.

| | |
|---|----------------|
| Cash value of real estate, less incumbrances thereon..... | \$864,314.96 |
| Market value of stocks and bonds..... | 1,768,514.16 |
| Cash in company's office..... | 508.89 |
| Cash deposited in bank..... | 419,866.56 |
| Interest due and accrued..... | 25,549.98 |
| Gross premiums in course of collection..... | 400,374.34 |
| Rents due and accrued..... | 10,858.45 |
| Bills receivable, not matured, taken for premiums..... | 34,598.46 |
| Due for re-insurance on losses paid..... | 2,174.59 |
| Premiums more than three months due, \$7,019.76. | |
| Gross assets..... | \$3,581,549.89 |

LIABILITIES.

| | |
|--|----------------|
| Net amount of unpaid losses..... | \$289,383.06 |
| Unearned premiums at fifty per cent. of gross premiums.. | 2,043,967.56 |
| Reclaimable on perpetual fire policies..... | 50,261.36 |
| Commissions and brokerage..... | 65,818.02 |
| Return premiums..... | 471.58 |
| Re-insurance..... | 2,661.39 |
| Gross liabilities..... | \$2,452,582.97 |

INCOME.

| | <i>Fire.</i> | <i>Marine and Inland.</i> |
|--|-----------------------|-------------------------------|
| Cash received for gross premiums..... | \$3,306,734.08 | \$179,686.99 |
| Deduct re-insurance, rebate, and return premiums..... | 739,767.84 | 12,327.89 |
| Net cash received for premiums..... | <u>\$2,566,966.24</u> | <u>\$167,359.10</u> |
| | | \$2,733,377.54 |
| Interest and dividends from all other sources..... | | 77,652.17 |
| Income from all other sources..... | | 34,523.17 |
| Deposit premiums received from perpetual fire risks, \$17,306.43 | | |
| Gross cash income..... | | <u>\$2,845,552.88</u> |

EXPENDITURES.

| | <i>Fire.</i> | <i>Marine and Inland.</i> |
|---|-----------------------|-------------------------------|
| Gross amount paid for losses..... | \$1,778,715.43 | \$172,312.62 |
| Deduct salvage and re-insurance..... | 66,072.15 | 47,467.88 |
| Net amount paid for losses..... | <u>\$1,707,643.28</u> | <u>\$124,844.74</u> |
| | | \$1,832,488.07 |
| Commissions and brokerage..... | | 474,098.71 |
| Salaries and fees of officers and employes..... | | 136,068.08 |
| State and local taxes..... | | 64,553.39 |
| All other payments and expenditures..... | | 134,030.92 |
| Deposit premiums returned on perpetual fire risks, \$9,275.77 | | |
| Gross cash expenditures..... | | <u>\$2,641,219.12</u> |

RISKS AND PREMIUMS.

| | <i>Fire Risks.</i> | <i>Premiums.</i> |
|---|-------------------------------------|-----------------------|
| In force December 31, 1893..... | \$389,300,651.00 | \$4,141,730.92 |
| Written or renewed during the year..... | 279,661,911.00 | 3,276,975.89 |
| Total..... | <u>\$668,962,562.00</u> | <u>\$7,418,706.81</u> |
| Deduct risks expired or terminated..... | 289,705,858.00 | 3,248,117.72 |
| In force at the end of the year..... | <u>\$379,256,704.00</u> | <u>\$4,170,589.09</u> |
| Deduct amount re-insured..... | 8,348,308.00 | 99,173.31 |
| Net amount in force Dec. 31, 1894. | <u>\$370,908,401.00</u> | <u>\$4,071,415.78</u> |
| Perpetual risks in force..... | \$2,624,279.17 | \$55,845.95 |
| | <i>Marine and Inland Risks.</i> | <i>Premiums.</i> |
| In force Dec. 31, 1893..... | \$2,481,259.00 | \$4,340.30 |
| Written or renewed during the year..... | 30,290,720.00 | 179,979.16 |
| Total..... | <u>\$32,771,979.00</u> | <u>\$184,319.56</u> |

| | | |
|---|-----------------|--------------|
| Deduct risks expired or terminated..... | \$30,983,457.00 | \$165,606.96 |
| In force at the end of the year..... | \$1,788,522.00 | \$18,712.60 |
| Deduct amount re-insured..... | 205,072.00 | 2,153.25 |
| Net amount in force Dec. 31, 1894..... | \$1,583,450.00 | \$16,559.35 |

MISCELLANEOUS.

| | |
|---|-----------------|
| Premiums received in the United States..... | \$38,918,322.00 |
| Losses paid in the United States..... | 24,168,193.00 |
| Fire losses incurred during the year..... | 1,696,322.00 |
| Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz: | |

| <i>State or country.</i> | <i>Value of Deposits.</i> | <i>Liabilities.</i> |
|--------------------------|---------------------------|---------------------|
| Ohio..... | \$113,500.00 | \$79,418.64 |
| Virginia..... | 56,750.00 | 41,320.19 |
| Georgia..... | 28,875.00 | 66,256.74 |
| Oregon..... | 56,750.00 | 15,784.70 |

BUSINESS IN NEW HAMPSHIRE, 1894.

| | |
|-------------------------|--------------|
| Fire risks written.. .. | \$882,461.00 |
| Premiums received..... | 16,188.58 |
| Losses paid..... | 7,584.12 |
| Losses incurred..... | 8,384.12 |

IMPERIAL INSURANCE COMPANY.

(LIMITED.)

UNITED STATES BRANCH.

LONDON, ENGLAND.

Commenced business in the United States, 1868.

Resident Managers, COURTNEY & MCCAY, New York City.

ASSETS.

| | |
|---|--------------|
| Cash value of real estate, less encumbrances thereon..... | \$476,634.70 |
| Market value of stocks and bonds..... | 1,113,820.00 |

| | |
|---|-----------------------|
| Cash in the company's office..... | \$8,552.99 |
| Cash deposited in bank..... | 134,524.20 |
| Interest due and accrued..... | 4,620.83 |
| Gross premiums in course of collection..... | 194,127.35 |
| Rents due and accrued..... | 3,172.04 |
| All other assets..... | 544.87 |
| Gross assets..... | <u>\$1,935,996.98</u> |

LIABILITIES.

| | |
|--|-----------------------|
| Net amount of unpaid losses..... | \$110,819.75 |
| Unearned premiums at fifty per cent. of gross premiums.. | 923,456.94 |
| Commissions and brokerage..... | 22,544.67 |
| Return premiums..... | 1,542.32 |
| Re-insurance..... | 795.14 |
| Gross liabilities.... | <u>\$1,059,158.82</u> |

INCOME.

| | |
|--|-----------------------|
| Cash received for gross premiums..... | \$1,549,567.01 |
| Deduct re-insurance, rebate, and return premiums.. | <u>409,991.54</u> |
| Net cash received for premiums—all fire..... | \$1,139,575.47 |
| Interest and dividends from all sources..... | 36,756.61 |
| Income from all other sources..... | 17,463.60 |
| Gross cash income..... | <u>\$1,193,795.68</u> |

EXPENDITURES.

| | |
|---|-----------------------|
| Gross amount paid for losses..... | \$790,327.35 |
| Deduct salvage and re-insurance..... | <u>94,288.96</u> |
| Net amount paid for losses—all fire..... | \$696,543.37 |
| Commissions and brokerage..... | 202,984.37 |
| Salaries and fees of officers and employés..... | 102,879.40 |
| State and local taxes..... | 46,668.54 |
| All other payments and expenditures..... | 59,481.96 |
| Gross cash expenditures..... | <u>\$1,108,557.64</u> |

RISKS AND PREMIUMS.

| | <i>Fire Risks.</i> | <i>Premiums.</i> |
|---|-----------------------|---------------------|
| In force Dec. 31, 1893..... | \$197,171,668.98 | \$1,910,105.19 |
| Written or renewed during the year..... | <u>128,357,300.53</u> | <u>1,538,400.76</u> |
| Total..... | \$325,528,969.51 | \$3,448,505.95 |

| | | |
|---|------------------|----------------|
| Deduct risks expired or terminated..... | \$142,878,091.22 | \$1,592,292.61 |
| In force at the end of the year..... | \$182,650,878.29 | \$1,856,213.34 |
| Deduct amount re-insured..... | 10,315,678.13 | 109,299.45 |
| Net amount in force Dec. 31, 1894..... | \$172,335,200.16 | \$1,746,913.89 |

MISCELLANEOUS.

| | |
|--|-----------------|
| Premiums received in the United States..... | \$22,183,070.25 |
| Losses paid in the United States..... | 14,681,337.51 |
| Fire losses incurred during the year..... | 675,475.03 |
| Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.: | |

| <i>State or Country.</i> | <i>Value of Deposits.</i> | <i>Liabilities.</i> |
|--------------------------|-------------------------------|---------------------|
| Ohio..... | \$135,600.00 | \$22,562.86 |
| Virginia..... | 56,500.00 | 10,712.25 |
| Georgia..... | 28,250.00 | 5,422.03 |
| Oregon..... | 56,500.00 | 13,831.98 |

BUSINESS IN NEW HAMPSHIRE, 1894.

| | |
|-------------------------|--------------|
| Fire risks written..... | \$526,156.00 |
| Premiums received..... | 9,581.51 |
| Losses paid..... | 8,329.65 |
| Losses incurred..... | 3,605.03 |

LANCASHIRE INSURANCE COMPANY.

UNITED STATES BRANCH.

MANCHESTER, ENGLAND.

Commenced business in the United States, 1872.

Resident Manager, E. LITCHFIELD, New York City.

ASSETS.

| | |
|---|----------------|
| Cash value of real estate, less encumbrances thereon..... | \$385,585.72 |
| Market value of stocks and bonds..... | 1,559,055.00 |
| Cash in the company's office..... | 733.04 |
| Cash deposited in bank..... | 91,671.51 |
| Gross premiums in course of collection..... | 257,941.20 |
| Gross assets..... | \$2,294,986.47 |

LIABILITIES.

| | |
|--|-----------------------|
| Net amount of unpaid losses..... | \$280,343.67 |
| Unearned premiums at fifty per cent. of gross premiums.. | 1,201,749.28 |
| Commissions and brokerage..... | 40,000.00 |
| Taxes..... | 5,000.00 |
| Gross liabilities..... | <u>\$1,527,092.95</u> |

INCOME.

| | |
|--|-------------------|
| Cash received for gross premiums..... | \$2,536,027.27 |
| Deduct re-insurance, rebate, and return premiums.. | <u>751,979.34</u> |

| | |
|--|-----------------|
| Net cash received for premiums—all fire..... | \$1,834,047.93 |
| Interest and dividends from all sources..... | 67,329.53 |
| Income from all other sources.... | <u>7,074.77</u> |
| Gross cash income..... | \$1,908,452.23 |

EXPENDITURES.

| | |
|---|-----------------------|
| Gross amount paid for losses—all fire.... | \$1,184,208.79 |
| Commissions and brokerage..... | 330,817.96 |
| Salaries and fees of officers and employes..... | 158,758.47 |
| State and local taxes..... | 41,363.29 |
| All other payments and expenditures..... | <u>154,238.17</u> |
| Gross cash expenditures..... | <u>\$1,869,386.68</u> |

RISKS AND PREMIUMS.

| | <i>Fire Risks.</i> | <i>Premiums.</i> |
|---|-------------------------|-----------------------|
| In force Dec. 31, 1893..... | \$244,811,976.00 | \$2,714,701.74 |
| Written or renewed during the year..... | <u>217,317,627.00</u> | <u>2,624,075.68</u> |
| Total.... | \$462,129,603.00 | \$5,338,777.42 |
| Deduct risks expired or terminated..... | <u>238,446,327.00</u> | <u>2,740,056.41</u> |
| In force at the end of the year..... | \$223,683,276.00 | \$2,598,721.01 |
| Deduct amount re-insured..... | <u>21,118,169.00</u> | <u>195,222.45</u> |
| Net amount in force Dec. 31, 1894.... | <u>\$202,565,107.00</u> | <u>\$2,403,498.56</u> |

MISCELLANEOUS.

| | |
|---|-----------------|
| Premiums received in the United States..... | \$27,099,104.00 |
| Losses paid in the United States..... | 17,831,529.00 |
| Fire losses incurred during the year..... | 1,101,391.00 |

Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:

| <i>State or Country.</i> | <i>Value of Deposits.</i> | <i>Liabilities.</i> |
|--------------------------|---------------------------|---------------------|
| Ohio..... | \$113,250.00 | \$53,283.07 |
| Virginia..... | 58,625.00 | 13,238.00 |
| Georgia..... | 25,000.00 | 24,852.73 |
| Oregon..... | 54,000.00 | 8,286.44 |

BUSINESS IN NEW HAMPSHIRE, 1894.

| | |
|-------------------------|--------------|
| Fire risks written..... | \$544,142.00 |
| Premiums received..... | 8,455.20 |
| Losses paid..... | 3,632.97 |
| Losses incurred..... | 6,262.96 |

LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.

UNITED STATES BRANCH.

LIVERPOOL, ENGLAND.

Commenced business in the United States, 1843.

Resident Manager, HENRY W. EATON, New York City.

ASSETS.

| | |
|---|----------------|
| Cash value of real estate, less encumbrances thereon..... | \$1,600,992.00 |
| Loans on mortgages of real estate (first liens)..... | 3,378,918.64 |
| Interest due and accrued thereon..... | 48,791.51 |
| Market value of stocks and bonds..... | 2,059,712.50 |
| Cash in company's office..... | 2,503.63 |
| Cash deposited in bank..... | 561,717.08 |
| Interest due and accrued..... | 1,164.23 |
| Gross premiums in course of collection..... | 812,589.59 |
| Rents due and accrued..... | 15,000.00 |
| Due for re-insurance on losses paid..... | 822.20 |
| All other assets..... | 16,066.97 |
| Premiums more than three months due, \$44,069.13. | |
| Gross assets..... | \$8,498,268.40 |

LIABILITIES.

| | |
|---|-----------------------|
| Net amount of unpaid losses..... | \$706,006.67 |
| Unearned premiums at fifty per cent. of gross premiums... | 4,001,316.17 |
| Reclaimable on perpetual fire policies..... | 333,424.71 |
| Net premium reserve under life department..... | 113,568.80 |
| Commissions and brokerage..... | 88,277.46 |
| Re-insurance..... | 66,975.36 |
| Reserve for liabilities, contingent but not apparent..... | 25,000.00 |
| Gross liabilities..... | <u>\$5,334,569.17</u> |

INCOME.

| | |
|---|-----------------------|
| Cash received for gross premiums..... | \$7,520,126.72 |
| Deduct re-insurance, rebate, and return premiums.. | <u>1,717,137.37</u> |
| Net cash received for premiums—all fire..... | \$5,802,988.35 |
| Received for interest on mortgages..... | 135,980.55 |
| Interest and dividends from all other sources..... | 86,080.38 |
| Income from all other sources..... | 57,051.49 |
| Deposit premiums received from perpetual fire risks, \$8,676.03 | |
| Gross cash income..... | <u>\$6,082,101.27</u> |

EXPENDITURES.

| | |
|---|-----------------------|
| Gross amount paid for losses..... | \$3,946,434.49 |
| Deduct salvage and re-insurance..... | <u>430,010.02</u> |
| Net amount paid for losses—all fire..... | \$3,416,474.47 |
| Commissions and brokerage..... | 964,473.66 |
| Salaries and fees of officers and employés..... | 296,276.08 |
| State and local taxes..... | 103,643.50 |
| All other payments and expenditures..... | 319,479.09 |
| Deposit premiums returned on perpetual fire risks, \$8,492.87 | |
| Gross cash expenditures..... | <u>\$5,100,346.80</u> |

RISKS AND PREMIUMS.

| | <i>Fire Risks.</i> | <i>Premiums.</i> |
|---|---------------------------|------------------------|
| In force Dec. 31, 1893..... | \$908,799,211.00 | \$8,703,933.80 |
| Written or renewed during the year..... | 718,150,290.00 | 7,379,149.23 |
| Total..... | <u>\$1,626,949,501.00</u> | <u>\$16,083,083.03</u> |
| Deduct risks expired or terminated..... | 735,961,167.00 | 7,536,511.63 |
| In force at the end of the year..... | <u>\$890,988,334.00</u> | <u>\$8,546,571.40</u> |
| Deduct amount re-insured..... | 64,670,193.00 | 543,939.06 |
| Net amount in force Dec. 31, 1894.... | <u>\$826,318,141.00</u> | <u>\$8,002,632.34</u> |
| Perpetual risks in force..... | <u>\$10,298,335.00</u> | <u>\$350,973.38</u> |

MISCELLANEOUS.

| | |
|---|------------------|
| Premiums received in the United States..... | \$104,712,693.00 |
| Losses paid in the United States..... | 68,309,978.00 |
| Fire losses incurred during the year..... | 3,381,964.09 |

Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:

| <i>State or Country.</i> | <i>Value of Deposits.</i> | <i>Liabilities.</i> |
|--------------------------|---------------------------|---------------------|
| Ohio..... | \$100,000.00 | } Not reported. |
| Virginia..... | 45,000.00 | |
| Oregon..... | 50,000.00 | |
| Georgia..... | 25,000.00 | |

BUSINESS IN NEW HAMPSHIRE, 1894.

| | |
|-------------------------|----------------|
| Fire risks written..... | \$1,170,690.00 |
| Premiums received..... | 15,375.81 |
| Losses paid..... | 6,204.81 |
| Losses incurred..... | 6,154.81 |

LONDON AND LANCASHIRE FIRE INSURANCE
COMPANY.

UNITED STATES BRANCH.

LIVERPOOL, ENGLAND.

Commenced business in the United States, 1879.

Resident Manager, A. G. McILWAINE, JR., New York City.

ASSETS.

| | |
|---|----------------|
| Cash value of real estate, less encumbrances thereon..... | \$299,125.00 |
| Market value of stocks and bonds..... | 1,917,140.00 |
| Cash in the company's office..... | 24,489.78 |
| Cash deposited in bank..... | 142,944.22 |
| Gross premiums in course of collection..... | 310,319.31 |
| Rents due and accrued..... | 760.14 |
| Bills receivable, not matured, taken for premiums..... | 5,578.83 |
| Due for re-insurance on losses paid..... | 12.60 |
| Gross assets..... | \$2,700,869.88 |

LIABILITIES.

| | |
|--|-----------------------|
| Net amount of unpaid losses..... | \$195,984.73 |
| Unearned premiums at fifty per cent. of gross premiums.. | 1,571,752.94 |
| Commissions and brokerage..... | 54,478.86 |
| Return premiums..... | 2,792.21 |
| Re-insurance..... | 15,886.83 |
| Gross liabilities..... | <u>\$1,840,345.57</u> |

INCOME.

| | |
|---|-----------------------|
| Cash received for gross premiums..... | \$2,588,108.39 |
| Deduct re-insurance, rebate, and return premiums... | <u>658,759.07</u> |
| Net cash received for premiums—all fire..... | \$1,934,349.32 |
| Interest and dividends from all sources..... | 81,703.67 |
| Income from all other sources..... | <u>9,669.64</u> |
| Gross cash income..... | <u>\$2,025,722.63</u> |

EXPENDITURES.

| | |
|---|-----------------------|
| Gross amount paid for losses..... | \$1,368,976.72 |
| Deduct salvage and re-insurance..... | <u>130,595.98</u> |
| Net amount paid for losses—all fire..... | \$1,138,380.79 |
| Commissions and brokerage..... | 368,821.91 |
| Salaries and fees of officers and employes..... | 148,003.64 |
| State and local taxes..... | 40,564.35 |
| All other payments and expenditures..... | <u>126,781.58</u> |
| Gross cash expenditures..... | <u>\$1,822,552.27</u> |

RISKS AND PREMIUMS.

| | <i>Fire Risks.</i> | <i>Premiums.</i> |
|---|-------------------------|-----------------------|
| In force December 31, 1893..... | \$369,734,923.00 | \$3,371,511.97 |
| Written or renewed during the year..... | 251,703,752.00 | 2,589,846.89 |
| Total..... | <u>\$621,438,675.00</u> | <u>\$5,961,358.86</u> |
| Deduct risks expired or terminated..... | 254,603,334.00 | 2,633,602.55 |
| In force at the end of the year..... | <u>\$366,835,341.00</u> | <u>\$3,327,756.31</u> |
| Deduct amount re-insured..... | 12,829,961.00 | 184,250.40 |
| Net amount in force Dec. 31, 1894..... | <u>\$354,005,380.00</u> | <u>\$3,143,505.91</u> |

MISCELLANEOUS.

| | |
|--|-----------------|
| Premiums received in the United States..... | \$21,073,494.57 |
| Losses paid in the United States..... | 12,841,139.68 |
| Fire losses incurred during the year..... | 1,062,848.66 |
| Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.: | |

| <i>State or Country.</i> | <i>Value of Deposits.</i> | <i>Liabilities.</i> |
|--------------------------|---------------------------|---------------------|
| Ohio..... | \$114,500.00 | \$75,668.21 |
| Virginia..... | 52,675.00 | 24,795.41 |
| Georgia..... | 29,750.00 | 34,455.82 |
| Oregon..... | 57,250.00 | 23,864.21 |

BUSINESS IN NEW HAMPSHIRE, 1894.

| | |
|-------------------------|--------------|
| Fire risks written..... | \$941,908.00 |
| Premiums received..... | 13,470.29 |
| Losses paid..... | 9,827.26 |
| Losses incurred..... | 7,824.26 |

MANCHESTER FIRE ASSURANCE COMPANY.

UNITED STATES BRANCH.

MANCHESTER, ENGLAND.

Commenced business in the United States, 1890.

Resident Manager, W. W. DUDLEY, Chicago, Ill.

ASSETS.

| | |
|---|----------------|
| Loans on mortgages of real estate..... | \$50,000.00 |
| Market value of stocks and bonds..... | 1,739,541.25 |
| Cash in the company's office..... | 783.58 |
| Cash deposited in bank..... | 43,051.66 |
| Gross premiums in course of collection..... | 270,040.86 |
| Due for re-insurance on losses paid..... | 1,352.67 |
| Gross assets..... | \$2,104,770.02 |

LIABILITIES.

| | |
|--|-----------------------|
| Net amount of unpaid losses..... | \$263,412.29 |
| Unearned premiums at fifty per cent. of gross premiums.. | 1,187,671.68 |
| Commissions and brokerage..... | 50,510.25 |
| Gross liabilities..... | <u>\$1,501,594.22</u> |

INCOME.

| | |
|--|-----------------------|
| Cash received for gross premiums..... | \$2,192,872.34 |
| Deduct re-insurance, rebate, and return premiums.. | <u>557,909.14</u> |
| Net cash received for premiums—all fire..... | \$1,634,963.20 |
| Interest and dividends from all sources..... | <u>71,992.50</u> |
| Gross cash income..... | <u>\$1,706,955.70</u> |

EXPENDITURES.

| | |
|---|-----------------------|
| Gross amount paid for losses..... | \$1,258,810.66 |
| Deduct salvage and re-insurance..... | <u>64,280.81</u> |
| Net amount paid for losses—all fire..... | \$1,194,529.85 |
| Commissions and brokerage..... | 322,002.09 |
| Salaries and fees of officers and employés..... | 90,235.59 |
| State and local taxes..... | 42,072.67 |
| All other payments and expenditures..... | <u>125,596.50</u> |
| Gross cash expenditures..... | <u>\$1,774,436.70</u> |

RISKS AND PREMIUMS.

| | <i>Fire Risks.</i> | <i>Premiums.</i> |
|---|-------------------------|-----------------------|
| In force Dec. 31, 1893. | \$180,593,011.23 | \$2,253,802.82 |
| Written or renewed during the year..... | <u>158,207,457.49</u> | <u>2,177,186.61</u> |
| Total..... | \$338,800,468.72 | \$4,430,989.43 |
| Deduct risks expired or terminated..... | <u>150,696,225.90</u> | <u>1,970,845.29</u> |
| In force at the end of the year..... | \$188,102,242.82 | \$2,460,144.14 |
| Deduct amount re-insured..... | <u>5,514,088.67</u> | <u>84,800.76</u> |
| Net amount in force Dec. 31, 1894. | <u>\$182,588,154.15</u> | <u>\$2,375,343.38</u> |

MISCELLANEOUS.

| | |
|---|---------------------|
| Premiums received in the United States..... | \$6,722,000.46 |
| Losses paid in the United States..... | 3,858,132.41 |
| Fire losses incurred during the year..... | <u>1,120,811.63</u> |

Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:

| <i>State or Country.</i> | <i>Value of Deposits.</i> | <i>Liabilities.</i> |
|--------------------------|-------------------------------|---------------------|
| Ohio..... | \$114,000.00 | \$65,753.53 |
| Oregon..... | 50,000.00 | 4,121.45 |

BUSINESS IN NEW HAMPSHIRE, 1894.

| | |
|-------------------------|----------------|
| Fire risks written..... | \$1,321,825.35 |
| Premiums received..... | 20,327.75 |
| Losses paid..... | 16,207.91 |
| Losses incurred..... | 16,260.82 |

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

UNITED STATES BRANCH.

LONDON AND EDINBURGH, GREAT BRITAIN.

Commenced business in the United States, 1866.

Resident Manager, HENRY E. BOWERS, New York City.

ASSETS.

| | |
|---|-----------------------|
| Cash value of real estate, less encumbrances thereon..... | \$500,000.00 |
| Market value of stocks and bonds..... | 2,407,279.00 |
| Cash in the company's office..... | 13,104.59 |
| Cash deposited in bank..... | 263,620.61 |
| Interest due and accrued..... | 48,056.00 |
| Gross premiums in course of collection..... | 343,527.67 |
| Rents due and accrued..... | 2,386.25 |
| Bills receivable not matured, taken for premiums..... | 4,644.24 |
| Due for re-insurance on losses paid..... | 5,067.83 |
| Gross assets..... | \$3,587,686.19 |

LIABILITIES.

| | |
|--|-----------------------|
| Net amount of unpaid losses..... | \$295,560.83 |
| Unearned premiums at fifty per cent. of gross premiums.. | 1,869,096.62 |
| Commissions and brokerage..... | 58,094.16 |
| Special agents' balances..... | 11,370.71 |
| Other agency expenses..... | 10,758.05 |
| Gross liabilities..... | <u>\$2,244,879.87</u> |

INCOME.

| | |
|---|-----------------------|
| Cash received for gross premiums..... | \$2,350,224.44 |
| Deduct re-insurance, rebate, and return premiums... | <u>499,569.31</u> |
| Net cash received for premiums—all fire..... | \$2,350,655.13 |
| Interest and dividends from all sources..... | 117,175.57 |
| Income from all other sources..... | 12,165.88 |
| Gross cash income..... | <u>\$2,479,996.58</u> |

EXPENDITURES.

| | |
|---|-----------------------|
| Gross amount paid for losses..... | \$1,668,071.44 |
| Deduct salvage and re-insurance..... | <u>94,294.00</u> |
| Net amount paid for losses—all fire..... | \$1,573,777.44 |
| Commissions and brokerage | 376,181.87 |
| Salaries and fees of officers and employes..... | 229,423.23 |
| State and local taxes..... | 53,536.79 |
| All other payments and expenditures..... | 104,025.39 |
| Gross cash expenditures..... | <u>\$2,336,944.72</u> |

RISKS AND PREMIUMS.

| | <i>Fire Risks.</i> | <i>Premiums.</i> |
|---|-------------------------|-----------------------|
| In force Dec. 31, 1893..... | \$348,884,309.00 | \$3,857,644.07 |
| Written or renewed during the year..... | 247,344,977.00 | 2,803,321.88 |
| Total..... | <u>\$596,229,286.00</u> | <u>\$6,660,965.95</u> |
| Deduct risks expired or terminated..... | 250,433,587.00 | 2,770,223.98 |
| In force at the end of the year..... | \$345,295,749.00 | \$3,890,741.97 |
| Deduct amount re-insured..... | 16,056,326.00 | 152,548.72 |
| Net amount in force Dec. 31, 1894. | <u>\$329,239,423.00</u> | <u>\$3,738,193.25</u> |

MISCELLANEOUS.

| | |
|---|-----------------|
| Premiums received in the United States..... | \$44,403,425.92 |
| Losses paid in the United States..... | 28,507,923.46 |
| Fire losses incurred during the year..... | 1,446,801.45 |

Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:

| <i>State or Country.</i> | <i>Value of Deposits.</i> | <i>Liabilities.</i> |
|--------------------------|---------------------------|---------------------|
| Ohio..... | \$108,250.00 | \$99,501.81 |
| Oregon..... | 52,228.00 | 16,659.90 |
| Virginia..... | 55,609.00 | 25,562.72 |
| Georgia..... | 28,375.00 | 35,647.73 |

BUSINESS IN NEW HAMPSHIRE, 1894.

| | |
|-------------------------|--------------|
| Fire risks written..... | \$786,814.00 |
| Premiums received..... | 11,818.73 |
| Losses paid..... | 4,988.10 |
| Losses incurred..... | 5,106.01 |

NORTHERN ASSURANCE COMPANY.

UNITED STATES BRANCH.

LONDON, ENGLAND.

Commenced business in the United States, 1875.

Manager *N. E. Department*, HOWARD S. WHEELOCK, Boston, Mass.

ASSETS.

| | |
|--|----------------|
| Cash value of real estate less incumbrances thereon..... | \$115,000.00 |
| Market value of stocks and bonds..... | 1,264,216.24 |
| Cash in the company's office..... | 2,628.78 |
| Cash deposited in bank..... | 97,653.78 |
| Interest due and accrued..... | 4,850.00 |
| Gross premiums in course of collection..... | 205,726.66 |
| All other assets..... | 1,143.29 |
| Gross assets..... | \$1,691,218.75 |

LIABILITIES.

| | |
|--|--------------|
| Net amount of unpaid losses..... | \$146,379.46 |
| Unearned premiums at fifty per cent. of gross premiums.... | 997,018.52 |
| Commissions and brokerage..... | 28,334.32 |

| | |
|------------------------|-----------------------|
| Return premiums..... | \$10,578.01 |
| Re-insurance | 3,752.22 |
| Suspense account..... | 150.18 |
| Gross liabilities..... | <u>\$1,186,212.71</u> |

INCOME.

| | |
|---|-----------------------|
| Cash received for gross premiums..... | \$1,649,869.94 |
| Deduct re-insurance, rebate, and return premiums... | <u>432,015.58</u> |
| Net cash received for premiums—all fire | \$1,217,854.36 |
| Interest and dividends from all sources..... | <u>47,909.08</u> |
| Gross cash income..... | <u>\$1,265,163.44</u> |

EXPENDITURES.

| | |
|---|-----------------------|
| Gross amount paid for losses..... | \$792,181.89 |
| Deduct salvage and re-insurance..... | <u>33,099.84</u> |
| Net amount paid for losses—all fire..... | \$699,092.05 |
| Commissions and brokerage..... | 186,398.35 |
| Salaries and fees of officers and employés..... | 76,750.66 |
| State and local taxes..... | 35,048.73 |
| All other payments and expenditures..... | <u>124,514.63</u> |
| Gross cash expenditures..... | <u>\$1,121,794.42</u> |

RISKS AND PREMIUMS.

| | <i>Fire Risks.</i> | <i>Premiums.</i> |
|---|-------------------------|-----------------------|
| In force Dec. 31, 1893..... | \$171,378,992.00 | \$2,029,174.61 |
| Written or renewed during the year..... | 128,801,772.00 | 1,616,941.29 |
| Total | <u>\$300,180,764.00</u> | <u>\$3,646,115.90</u> |
| Deduct risks expired or terminated..... | <u>188,882,012.00</u> | <u>1,594,216.24</u> |
| In force at the end of the year..... | \$166,298,752.00 | \$2,051,899.66 |
| Deduct amount re-insured..... | <u>5,429,187.00</u> | <u>57,862.62</u> |
| Net amount in force Dec. 31, 1894..... | <u>\$160,869,565.00</u> | <u>\$1,994,037.04</u> |

MISCELLANEOUS.

| | |
|---|-----------------|
| Premiums received in the United States..... | \$14,944,577.51 |
| Losses paid in the United States..... | 9,426,741.93 |
| Fire losses incurred during the year..... | 685,836.83 |

Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:

| <i>State or Country.</i> | <i>Value of Deposits.</i> | <i>Liabilities.</i> |
|--------------------------|---------------------------|---------------------|
| Ohio..... | \$113,000.00 | \$123,630.93 |
| Virginia..... | 56,500.00 | 15,091.52 |
| Georgia..... | 28,250.00 | 19,264.81 |
| Oregon..... | 51,760.00 | 8,130.35 |

BUSINESS IN NEW HAMPSHIRE, 1894.

| | |
|-------------------------|--------------|
| Fire risks written..... | \$498,923.00 |
| Premiums received..... | 7,362.85 |
| Losses paid..... | 5,731.87 |
| Losses incurred..... | 206.97 |

NORWICH UNION FIRE INSURANCE SOCIETY.

UNITED STATES BRANCH.

NORWICH, ENGLAND.

Commenced business in the United States, 1879.

Resident Manager, J. MONTGOMERY HARE, New York City.

ASSETS.

| | |
|--|----------------|
| Loans on mortgages of real estate (first liens)..... | \$40,000.00 |
| Interest due and accrued thereon..... | 150.00 |
| Market value of stocks and bonds..... | 1,578,893.00 |
| Cash in the company's office..... | 1,402.64 |
| Cash deposited in bank..... | 250,544.45 |
| Gross premiums in course of collection..... | 117,293.05 |
| Gross assets..... | \$1,988,223.14 |

LIABILITIES.

| | |
|---|----------------|
| Net amount of unpaid losses..... | \$182,160.34 |
| Unearned premiums at fifty per cent. of gross premiums.. | 1,173,481.58 |
| Due and accrued for salaries, rent, and incidental expenses | 2,840.45 |
| All other liabilities..... | 22,006.80 |
| Gross liabilities..... | \$1,380,489.17 |

INCOME.

| | | |
|--|----------------|-----------------------|
| Cash received for gross premiums..... | \$1,923,328.01 | |
| Deduct re-insurance, rebate, and return premiums.. | 361,549.45 | |
| Net cash received for premiums—all fire..... | | \$1,561,778.56 |
| Received for interest on mortgages..... | | 1,800.00 |
| Interest and dividends from all other sources..... | | 61,830.88 |
| Gross cash income..... | | <u>\$1,625,409.44</u> |

EXPENDITURES.

| | | |
|---|----------------|------------------------------|
| Gross amount paid for losses..... | \$1,084,378.95 | |
| Deduct salvage and re-insurance..... | 66,582.08 | |
| Net amount paid for losses—all fire..... | | \$267,846.02 |
| Commissions and brokerage..... | | 260,931.31 |
| Salaries and fees of officers and employes..... | | 128,717.95 |
| State and local taxes..... | | 20,612.24 |
| All other payments and expenditures..... | | 110,355.44 |
| Gross cash expenditures..... | | <u><u>\$1,488,463.86</u></u> |

RISKS AND PREMIUMS.

| | <i>Fire Risks.</i> | <i>Premiums.</i> |
|---|--------------------------------|------------------------------|
| In force Dec. 31, 1893..... | \$213,499,912.00 | \$2,236,021.25 |
| Written or renewed during the year..... | 174,631,313.00 | 1,944,551.76 |
| Total | <u>\$388,131,225.00</u> | <u>\$4,180,573.01</u> |
| Deduct risks expired or terminated..... | 161,592,733.00 | 1,755,386.24 |
| In force at the end of the year..... | <u>\$226,538,492.00</u> | <u>\$2,425,186.77</u> |
| Deduct amount re-insured..... | 7,305,207.00 | 78,223.59 |
| Net amount in force Dec. 31, 1894..... | <u><u>\$219,233,285.00</u></u> | <u><u>\$2,346,963.18</u></u> |

MISCELLANEOUS.

| | |
|--|-----------------|
| Premiums received in the United States.... | \$14,839,067.02 |
| Losses paid in the United States..... | 8,784,136.36 |
| Fire losses incurred during the year..... | 912,156.82 |
| Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.: | |

| <i>State or Country.</i> | <i>Value of Deposits.</i> | <i>Liabilities.</i> |
|--------------------------|---------------------------|---------------------|
| Ohio..... | \$113,000.00 | \$67,151.24 |
| Oregon..... | 56,500.00 | 13,591.77 |
| Georgia..... | 28,250.00 | 32,591.85 |
| Virginia..... | 37,125.00 | 21,266.87 |

BUSINESS IN NEW HAMPSHIRE, 1894.

| | |
|-------------------------|--------------|
| Fire risks written..... | \$412,118.00 |
| Premiums received..... | 4,949.60 |
| Losses paid..... | 2,373.51 |
| Losses incurred..... | 398.12 |

PALATINE INSURANCE COMPANY.

UNITED STATES BRANCH.

MANCHESTER, ENGLAND.

Commenced business in the United States, 1892.

Resident Manager, WILLIAM WOOD, New York City.

ASSETS.

| | |
|--|----------------|
| Loans on mortgages of real estate (first liens)..... | \$50,000.00 |
| Interest due and accrued thereon..... | 200.00 |
| Value of lands mortgaged..... | \$125,000.00 |
| Value of buildings thereon..... | 25,000.00 |
| Insurance held as collateral..... | 5,000.00 |
| Market value of stocks and bonds..... | 1,713,522.00 |
| Cash in the company's office..... | 1,684.99 |
| Cash deposited in bank..... | 193,933.84 |
| Interest due and accrued..... | 2,087.92 |
| Gross premiums in course of collection..... | 427,663.85 |
| Premiums more than three months due, \$9,164.46. | |
| Gross assets..... | \$2,389,092.60 |

LIABILITIES.

| | |
|---|----------------|
| Net amount of unpaid losses..... | \$272,271.19 |
| Unearned premiums at fifty per cent. of gross premiums.. | 1,307,245.46 |
| Due and accrued for salaries, rent, and incidental expenses | 374.27 |
| Commissions and brokerage..... | 71,185.29 |
| Return premiums... .. | 32,327.39 |
| Re-insurance..... | 3,804.73 |
| Taxes..... | 526.49 |
| Gross liabilities..... | \$1,687,784.81 |

INCOME.

| | |
|--|-----------------------|
| Cash received for gross premiums..... | \$2,965,411.34 |
| Deduct re-insurance, rebate, and return premiums.. | <u>665,365.97</u> |
| Net cash received for premiums—all fire..... | \$2,300,045.37 |
| Received for interest on mortgages..... | 3,000.00 |
| Interest and dividends from all other sources..... | <u>77,070.44</u> |
| Gross cash income..... | <u>\$2,380,065.81</u> |

EXPENDITURES.

| | |
|---|-----------------------|
| Gross amount paid for losses..... | \$1,566,618.26 |
| Deduct salvage and re-insurance..... | <u>46,078.06</u> |
| Net amount paid for losses—all fire..... | \$1,520,535.18 |
| Commissions and brokerage..... | 420,402.27 |
| Salaries and fees of officers and employes..... | 139,411.08 |
| State and local taxes..... | 37,411.45 |
| All other payments and expenditures..... | <u>97,073.25</u> |
| Gross cash expenditures..... | <u>\$2,214,833.23</u> |

RISKS AND PREMIUMS.

| | <i>Fire Risks.</i> | <i>Premiums.</i> |
|---|-------------------------|-----------------------|
| In force Dec. 31, 1893..... | \$197,074,239.00 | \$2,384,273.91 |
| Written or renewed during the year..... | 265,868,214.00 | 3,023,524.82 |
| Total..... | <u>\$462,937,453.00</u> | <u>\$5,357,798.23</u> |
| Deduct risks expired or terminated..... | 233,656,076.00 | 2,715,353.02 |
| In force at the end of the year..... | \$229,281,377.00 | \$2,642,445.21 |
| Deduct amount re-insured..... | <u>2,116,982.00</u> | <u>27,954.30</u> |
| Net amount in force Dec. 31, 1894..... | <u>\$227,164,445.00</u> | <u>\$2,614,490.91</u> |

MISCELLANEOUS.

| | |
|--|----------------|
| Premiums received in the United States..... | \$5,782,391.00 |
| Losses paid in the United States..... | 3,256,356.00 |
| Fire losses incurred during the year..... | 1,420,526.00 |
| Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.: | |

| <i>State or Country.</i> | <i>Value of Deposits.</i> | <i>Liabilities.</i> |
|--------------------------|---------------------------|---------------------|
| Oregon..... | \$50,000.00 | \$11,858.07 |
| Georgia..... | 25,437.00 | 35,580.55 |

BUSINESS IN NEW HAMPSHIRE, 1894.

| | |
|-------------------------|--------------|
| Fire risks written..... | \$398,691.00 |
| Premiums received..... | 6,313.15 |
| Losses paid..... | 673.38 |
| Losses incurred..... | 673.38 |

PHENIX ASSURANCE COMPANY.

UNITED STATES BRANCH.

LONDON, ENGLAND.

Commenced business in the United States, 1879.

Resident Manager, A. D. IRVING, New York City.

ASSETS.

| | |
|--|----------------|
| Market value of stocks and bonds..... | \$1,775,812.50 |
| Cash in the company's office..... | 3,894.08 |
| Cash deposited in bank..... | 441,834.84 |
| Interest due and accrued..... | 17,942.50 |
| Gross premiums in course of collection..... | 247,766.68 |
| Due for re-insurance on losses paid..... | 17,186.56 |
| Premiums more than three months due, \$4,607.76. | |
| Gross assets..... | \$2,504,437.11 |

LIABILITIES.

| | |
|--|----------------|
| Net amount of unpaid losses..... | \$256,921.00 |
| Unearned premiums at fifty per cent. of gross premiums.. | 1,452,089.37 |
| Commissions and brokerage..... | 40,651.03 |
| Re-insurance..... | 35,926.08 |
| Gross liabilities..... | \$1,785,587.48 |

INCOME.

| | |
|--|----------------|
| Cash received for gross premiums..... | \$3,359,630.21 |
| Deduct re-insurance, rebate, and return premiums.. | 1,412,705.95 |
| Net cash received for premiums—all fire..... | \$1,946,924.26 |
| Interest and dividends from all sources..... | 69,485.44 |
| Gross cash income..... | \$2,016,409.70 |

EXPENDITURES.

| | |
|---|-----------------------|
| Gross amount paid for losses..... | \$1,032,749.94 |
| Deduct salvage and re-insurance..... | 487,436.08 |
| Net amount paid for losses—all fire..... | \$1,195,313.86 |
| Commissions and brokerage..... | 380,068.57 |
| Salaries and fees of officers and employés..... | 96,782.52 |
| State and local taxes..... | 73,774.96 |
| All other payments and expenditures..... | 100,912.05 |
| Gross cash expenditures..... | <u>\$1,848,871.96</u> |

RISKS AND PREMIUMS.

| | <i>Fire Risks.</i> | <i>Premiums.</i> |
|---|-------------------------|-----------------------|
| In force Dec. 31, 1893..... | \$350,407,906.00 | \$3,592,523.45 |
| Written or renewed during the year..... | 339,918,012.00 | 3,310,244.28 |
| Total..... | <u>\$690,325,920.00</u> | <u>\$6,902,767.73</u> |
| Deduct risks expired or terminated..... | 315,145,817.00 | 3,282,284.02 |
| In force at the end of the year..... | <u>\$384,180,103.00</u> | <u>\$3,670,483.71</u> |
| Deduct amount re-insured..... | 90,812,567.00 | 766,304.98 |
| Net amount in force Dec. 31, 1894.... | <u>\$293,367,536.00</u> | <u>\$2,904,178.73</u> |

MISCELLANEOUS.

| | |
|--|-----------------|
| Premiums received in the United States..... | \$21,315,583.34 |
| Losses paid in the United States..... | 13,442,066.29 |
| Fire losses incurred during the year..... | 1,151,065.00 |
| Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.: | |

| <i>State or Country.</i> | <i>Value of Deposits.</i> | <i>Liabilities.</i> |
|--------------------------|---------------------------|---------------------|
| Ohio..... | \$113,500.00 | \$76,720.71 |
| Virginia..... | 22,700.00 | 31,206.57 |
| Georgia..... | 28,375.00 | 6,445.30 |
| Oregon..... | 56,750.00 | 16,853.10 |

BUSINESS IN NEW HAMPSHIRE, 1894.

| | |
|-------------------------|--------------|
| Fire risks written..... | \$410,550.01 |
| Premiums received..... | 5,902.97 |
| Losses paid..... | 5,472.05 |
| Losses incurred..... | 3,434.00 |

ROYAL INSURANCE COMPANY.

UNITED STATES BRANCH.

LIVERPOOL, ENGLAND.

Commenced business in the United States, 1851.

Managers N. E. Department, SCULL & FIELD, Boston, Mass.

ASSETS.

| | |
|---|-----------------------|
| Cash value of real estate, less encumbrances thereon..... | \$1,818,200.10 |
| Loans on mortgages of real estate (first liens)..... | 311,000.00 |
| Interest due and accrued thereon..... | 1,976.65 |
| Market value of stocks and bonds..... | 4,169,460.00 |
| Cash in the company's office..... | 16,222.25 |
| Cash deposited in bank..... | 586,044.75 |
| Interest due and accrued..... | 9,350.00 |
| Gross premiums in course of collection..... | 669,158.64 |
| Rents due and accrued..... | 14,985.43 |
| Bills receivable not matured taken for premiums..... | 2,089.87 |
| Due for re-insurance on losses paid..... | 10,821.54 |
| Gross assets..... | <u>\$7,609,259.23</u> |

LIABILITIES.

| | |
|---|------------------------------|
| Net amount of unpaid losses..... | \$597,617.08 |
| Unearned premiums at fifty per cent. of gross premiums.. | 4,057,723.15 |
| Reclaimable on perpetual policies..... | 211,834.98 |
| Net premium reserve under life department..... | 114,000.00 |
| Due and accrued for salaries, rent, and incidental expenses | 7,731.88 |
| Commissions and brokerage..... | 122,326.84 |
| Liabilities of the Queen Ins. Co. assumed..... | 9,270.00 |
| Taxes..... | 18,574.78 |
| Return premiums..... | 19,473.92 |
| Re-insurance..... | 142,080.84 |
| Gross liabilities..... | <u><u>\$5,900,633.47</u></u> |

INCOME.

| | |
|---|----------------|
| Cash received for gross premiums..... | \$6,885,327.31 |
| Deduct re-insurance, rebate, and return premiums... | 1,691,410.12 |
| Net cash received for premiums—all fire..... | \$4,993,917.09 |
| Received for interest on mortgages..... | 12,147.51 |
| Interest and dividends from all other sources..... | 168,881.78 |
| Income from all other sources..... | 60,434.70 |
| Deposit premiums received for perpetual risks..... | \$61,568.42 |
| Gross cash income..... | \$5,233,331.08 |

EXPENDITURES.

| | |
|---|----------------|
| Gross amount paid for losses..... | \$3,433,641.88 |
| Deduct salvage and re-insurance..... | 478,546.30 |
| Net amount paid for losses—all fire..... | \$2,957,095.68 |
| Commissions and brokerage..... | 852,300.18 |
| Salaries and fees of officers and employés..... | 336,344.53 |
| State and local taxes..... | 112,096.78 |
| All other payments and expenditures..... | 234,442.00 |
| Gross cash expenditures..... | \$4,492,279.17 |

RISKS AND PREMIUMS.

| | <i>Fire Risks.</i> | <i>Premiums.</i> |
|---|--------------------|------------------|
| In force Dec. 31, 1893..... | \$790,544,170.95 | \$7,712,109.68 |
| Written or renewed during the year..... | 704,510,436.64 | 6,619,938.56 |
| Total..... | \$1,495,054,607.59 | \$14,332,048.24 |
| Deduct risks expired or terminated..... | 620,050,547.42 | 5,646,963.41 |
| In force at the end of the year..... | \$875,004,060.17 | \$8,685,084.83 |
| Deduct amount re-insured..... | 79,208,530.06 | 578,331.37 |
| Net amount in force Dec. 31, 1894..... | \$795,795,530.11 | \$8,106,753.46 |
| Perpetual risks in force..... | \$8,614,965.73 | \$8,692.86 |

MISCELLANEOUS.

| | |
|---|-----------------|
| Premiums received in the United States..... | \$58,437,484.70 |
| Losses paid in the United States..... | 33,719,724.93 |
| Fire losses incurred during the year..... | 2,996,892.98 |

Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:

| <i>State or Country.</i> | <i>Value of Deposits.</i> | <i>Liabilities.</i> |
|--------------------------|---------------------------|---------------------|
| Ohio..... | \$228,000.00 | \$496,967.26 |
| Virginia..... | 114,000.00 | 56,989.18 |
| Georgia..... | 57,000.00 | 65,900.91 |
| Oregon..... | 57,000.00 | 13,591.77 |

BUSINESS IN NEW HAMPSHIRE, 1894.

| | |
|-------------------------|----------------|
| Fire risks written..... | \$1,481,665.89 |
| Premiums received..... | 25,739.32 |
| Losses paid..... | 18,113.19 |
| Losses incurred..... | 17,029.50 |

SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.

UNITED STATES BRANCH.

EDINBURGH, SCOTLAND.

Commenced business in the United States, 1890.

Resident Manager, MARTIN BENNETT, Hartford, Conn.

ASSETS.

| | |
|--|----------------|
| Loans on mortgages of real estate (first liens)..... | \$1,393,616.42 |
| Interest due and accrued thereon..... | 25,214.93 |
| Value of lands mortgaged..... | \$1,675,104.00 |
| Value of buildings thereon..... | 1,795,514.00 |
| Insurance held as collateral..... | 1,513,425.00 |
| Market value of stocks and bonds..... | 1,067,911.78 |
| Cash in the company's office..... | 314.04 |
| Cash deposited in bank..... | 182,564.40 |
| Interest due and accrued..... | 8,149.29 |
| Gross premiums in course of collection..... | 197,721.99 |
| Due for re-insurance on losses paid..... | 573.70 |
| Gross assets..... | \$2,896,066.50 |

LIABILITIES.

| | |
|--|-----------------------|
| Net amount of unpaid losses..... | \$193,241.00 |
| Unearned premiums at fifty per cent. of gross premiums.. | 965,413.39 |
| Commissions and brokerage..... | 24,347.40 |
| Re-insurance..... | 70,622.12 |
| Gross liabilities..... | <u>\$1,253,623.91</u> |

INCOME.

| | |
|--|-----------------------|
| Cash received for gross premiums..... | \$2,725,281.25 |
| Deduct re-insurance, rebate, and return premiums.. | <u>1,285,013.37</u> |
| Net cash received for premiums—all fire..... | \$1,440,267.88 |
| Received for interest on mortgages..... | 67,150.04 |
| Interest and dividends from all other sources..... | 30,719.04 |
| Gross cash income.... | <u>\$1,538,136.96</u> |

EXPENDITURES.

| | |
|---|-----------------------|
| Gross amount paid for losses—all fire..... | \$745,270.99 |
| Commissions and brokerage..... | 238,803.24 |
| Salaries and fees of officers and employes..... | 71,295.37 |
| State and local taxes..... | 39,742.41 |
| All other payments and expenditures..... | 85,521.83 |
| Gross cash expenditures..... | <u>\$1,180,633.84</u> |

RISKS AND PREMIUMS.

| | <i>Fire Risks.</i> | <i>Premiums.</i> |
|---|-------------------------|-----------------------|
| In force Dec. 31, 1893..... | \$247,573,344.00 | \$2,420,855.03 |
| Written or renewed during the year..... | 250,137,872.00 | 2,656,126.00 |
| Total..... | <u>\$497,711,216.00</u> | <u>\$5,076,981.03</u> |
| Deduct risks expired or terminated..... | 218,589,178.00 | 2,307,807.68 |
| In force at the end of the year..... | \$279,142,038.00 | \$2,769,173.35 |
| Deduct amount re-insured..... | 84,624,550.00 | 838,346.55 |
| Net amount in force Dec. 31, 1894..... | <u>\$194,517,488.00</u> | <u>\$1,930,826.80</u> |

MISCELLANEOUS.

| | |
|---|----------------|
| Premiums received in the United States..... | \$8,695,978.76 |
| Losses paid in the United States..... | 4,814,154.13 |
| Fire, losses incurred during the year..... | 754,336.46 |

Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:

| <i>State or Country.</i> | <i>Value of Deposits.</i> | <i>Liabilities.</i> |
|--------------------------|---------------------------|---------------------|
| Ohio..... | \$101,000.00 | \$100,866.65 |
| Oregon..... | 57,000.00 | 14,718.75 |
| Georgia..... | 25,000.00 | 23,681.92 |
| Virginia..... | 52,500.00 | 26,324.06 |
| Canada..... | 109,000.00 | 76,275.87 |

BUSINESS IN NEW HAMPSHIRE, 1894.

| | |
|-------------------------|--------------|
| Fire risks written..... | \$966,944.00 |
| Premiums received..... | 11,379.60 |
| Losses paid..... | 7,195.91 |
| Losses incurred..... | 7,086.80 |

SUN INSURANCE OFFICE.

UNITED STATES BRANCH.

LONDON, ENGLAND.

Commenced business in the United States, 1882.

Resident Manager, J. J. GUILLE, New York City.

ASSETS.

| | |
|--|-----------------------|
| Cash value of real estate, less incumbrances thereon | \$240,000.00 |
| Loans on mortgages of real estate (first liens)..... | 346,000.00 |
| Interest due and accrued thereon..... | 86,902.50 |
| Value of lands mortgaged..... | \$422,500.00 |
| Value of buildings thereon..... | 295,500.00 |
| Insurance held as collateral..... | 226,000.00 |
| Market value of stocks and bonds..... | 1,271,730.00 |
| Cash in the company's office..... | 504.24 |
| Cash deposited in bank..... | 144,378.81 |
| Interest due and accrued..... | 25,068.96 |
| Gross premiums in course of collection..... | 317,042.10 |
| Rents due and accrued..... | 1,366.67 |
| Due for re-insurance on losses paid..... | 171.86 |
| Gross assets | <u>\$2,433,165.11</u> |

LIABILITIES.

| | |
|---|-----------------------|
| Net amount of unpaid losses..... | \$214,877.87 |
| Unearned premiums at fifty per cent. of gross premiums... | 1,430,366.20 |
| Due and accrued for salaries, rent, and incidental expenses | 950.00 |
| Commissions and brokerage..... | 51,576.18 |
| Re-insurance | 10,956.60 |
| Gross liabilities..... | <u>\$1,708,726.94</u> |

INCOME.

| | |
|---|-----------------------|
| Cash received for gross premiums..... | \$2,181,562.89 |
| Deduct re-insurance, rebate, and return premiums... | <u>558,543.24</u> |
| Net cash received for premiums—all fire..... | \$1,573,039.65 |
| Received for interest on mortgages..... | 19,516.68 |
| Interest and dividends from all other sources..... | 58,679.15 |
| Income from all other sources | <u>10,295.58</u> |
| Gross cash income..... | <u>\$1,661,531.06</u> |

EXPENDITURES.

| | |
|---|------------------------------|
| Gross amount paid for losses..... | \$1,199,819.11 |
| Deduct salvage and re-insurance..... | <u>55,786.24</u> |
| Net amount paid for losses—all fire..... | \$1,144,052.87 |
| Commissions and brokerage..... | 286,293.10 |
| Salaries and fees of officers and employéa..... | 77,904.61 |
| State and local taxes..... | 40,395.27 |
| All other payments and expenditures..... | 141,891.70 |
| Gross cash expenditures..... | <u><u>\$1,690,537.55</u></u> |

RISKS AND PREMIUMS.

| | <i>Fire Risks.</i> | <i>Premiums.</i> |
|---|--------------------------------|------------------------------|
| In force Dec. 31, 1893..... | \$305,423,377.00 | \$3,008,595.30 |
| Written or renewed during the year.... | 201,739,682.00 | 2,169,913.12 |
| Total..... | <u>\$507,163,059.00</u> | <u>\$5,268,508.42</u> |
| Deduct risks expired or terminated..... | 206,076,002.00 | 2,307,624.24 |
| In force at the end of the year..... | <u>\$301,087,057.00</u> | <u>\$2,960,884.18</u> |
| Deduct amount re-insured..... | 9,818,430.00 | 100,151.59 |
| Net amount in force Dec. 31, 1894... | <u><u>\$291,268,627.00</u></u> | <u><u>\$2,860,732.59</u></u> |

MISCELLANEOUS.

| | |
|---|-----------------|
| Premiums received in the United States..... | \$17,330,139.92 |
| Losses paid in the United States..... | 11,378,623.12 |
| Fire losses incurred during the year..... | 1,024,718.16 |

Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:

| <i>State or Country.</i> | <i>Value of Deposits.</i> | <i>Liabilities.</i> |
|--------------------------|---------------------------|---------------------|
| Ohio..... | \$111,000.00 | \$89,333.49 |
| Virginia..... | 11,100.00 | 12,588.49 |
| Georgia..... | 27,750.00 | 22,448.05 |
| Oregon..... | 56,500.00 | 42,726.20 |

BUSINESS IN NEW HAMPSHIRE, 1894.

| | |
|-------------------------|--------------|
| Fire risks written..... | \$563,284.00 |
| Premiums received..... | 5,824.64 |
| Losses paid..... | 8,091.89 |
| Losses incurred..... | 3,650.13 |

WESTERN ASSURANCE COMPANY.

UNITED STATES BRANCH.

TORONTO, CANADA.

Commenced business in the United States, 1874.

Managing Director, J. J. KENNEY, Toronto, Canada.

ASSETS.

| | |
|--|-----------------------|
| Loans on mortgages of real estate (first liens)..... | \$20,000.00 |
| Market value of stocks and bonds..... | 1,166,773.75 |
| Cash in the company's office..... | 26.81 |
| Cash deposited in bank..... | 119,726.21 |
| Gross premiums in course of collection..... | 284,478.12 |
| Bills receivable, not matured, taken for premiums..... | 50,996.91 |
| Gross assets..... | <u>\$1,642,001.80</u> |

LIABILITIES.

| | |
|--|-----------------------|
| Net amount of unpaid losses..... | \$195,131.34 |
| Unearned premiums at fifty per cent. of gross premiums.. | 842,640.90 |
| Commissions and brokerage..... | 87,105.84 |
| Gross liabilities..... | <u>\$1,074,978.08</u> |

INCOME.

| | <i>Fire.</i> | <i>Marine and Inland.</i> |
|---|-----------------------|-------------------------------|
| Cash received for gross premiums..... | \$1,779,998.02 | \$494,866.58 |
| Deduct re-insurance, rebate, and return premiums..... | 505,706.41 | 101,019.84 |
| Net cash received for premiums..... | <u>\$1,274,286.61</u> | <u>\$393,846.74</u> |
| | | \$1,668,133.35 |
| Interest and dividends from all sources..... | | 47,713.68 |
| Gross cash income..... | | <u><u>\$1,715,847.03</u></u> |

EXPENDITURES.

| | <i>Fire.</i> | <i>Marine and Inland.</i> |
|---|---------------------|-------------------------------|
| Gross amount paid for losses..... | \$978,808.09 | \$298,272.88 |
| Deduct salvage and re-insurance..... | 156,095.85 | 28,646.21 |
| Net amount paid for losses..... | <u>\$822,707.24</u> | <u>\$269,626.67</u> |
| | | \$1,092,333.91 |
| Commissions and brokerage..... | | 319,292.33 |
| Salaries and fees of officers and employés..... | | 33,600.00 |
| State and local taxes..... | | 42,353.55 |
| All other payments and expenditures..... | | 152,711.77 |
| Gross cash expenditures..... | | <u><u>\$1,640,291.56</u></u> |

RISKS AND PREMIUMS.

| | <i>Fire Risks.</i> | <i>Premiums.</i> |
|---|--------------------------------|------------------------------|
| In force December 31, 1893..... | \$134,576,752.00 | \$1,800,386.23 |
| Written or renewed during the year..... | 132,226,754.00 | 1,818,947.91 |
| Total..... | <u>\$266,803,506.00</u> | <u>\$3,619,334.14</u> |
| Deduct risks expired or terminated..... | 144,869,809.00 | 1,964,376.10 |
| In force at the end of the year..... | <u>\$121,933,697.00</u> | <u>\$1,654,958.04</u> |
| Deduct amount re-insured..... | 4,517,578.00 | 46,172.21 |
| Net amount in force Dec. 31, 1894 | <u><u>\$117,416,119.00</u></u> | <u><u>\$1,608,785.83</u></u> |

| | <i>Marine and Inland Risks.</i> | <i>Premiums.</i> |
|---|-------------------------------------|---------------------|
| In force Dec. 31, 1893..... | \$9,120,299.00 | \$154,071.11 |
| Written or renewed during the year..... | 52,098,243.00 | 460,168.84 |
| Total..... | \$61,218,542.00 | \$614,239.95 |
| Deduct risks expired or terminated..... | 52,484,218.00 | 498,256.20 |
| In force at the end of the year..... | \$8,734,324.00 | \$115,983.75 |
| Deduct amount re-insured..... | 2,008,971.00 | 40,529.78 |
| Net amount in force Dec. 31, 1894..... | \$6,730,353.00 | \$75,453.97 |

MISCELLANEOUS.

| | |
|---|-----------------|
| Premiums received in the United States..... | \$19,560,431.26 |
| Losses paid in the United States..... | 13,106,374.42 |
| Fire, marine, and inland losses incurred during the year .. | 1,059,313.17 |

Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:

| <i>State or Country.</i> | <i>Value of Deposits.</i> | <i>Liabilities.</i> |
|--------------------------|-------------------------------|---------------------|
| Georgia..... | \$26,250.00 | \$22,537.29 |
| Ohio..... | 103,875.00 | 60,753.43 |
| Virginia..... | 42,000.00 | 19,714.89 |
| Oregon..... | 53,800.00 | 32,219.55 |

BUSINESS IN NEW HAMPSHIRE, 1894.

| | |
|-------------------------|--------------|
| Fire risks written..... | \$363,268.00 |
| Premiums received..... | 6,406.91 |
| Losses paid..... | 1,848.98 |
| Losses incurred..... | 1,781.30 |

FIDELITY AND CASUALTY INSURANCE COMPANIES
OF OTHER STATES AND COUNTRIES.

DETAILED ABSTRACTS FROM THE ANNUAL STATEMENTS OF THE
FIDELITY AND CASUALTY INSURANCE COMPANIES OF OTHER
STATES AND COUNTRIES AUTHORIZED TO DO BUSINESS
IN NEW HAMPSHIRE, SHOWING THEIR STANDING
AND CONDITION ON THE 31ST DAY
OF DECEMBER 1894.

AMERICAN SURETY COMPANY.

NEW YORK CITY.

Incorporated April 14, 1884. Commenced business April 15, 1884.

WM. L. TRENHOLM, *President*. DAVID B. SICKLES, *Treasurer pro tem*.

CASH CAPITAL, \$2,000,000.00.

ASSETS.

| | |
|---|----------------|
| Cash value of real estate, less incumbrances thereon..... | \$2,142,492.53 |
| Loans on mortgages of real estate (first liens)..... | 15,000.00 |
| Interest due and accrued thereon..... | 375.00 |
| Value of lands mortgaged..... | \$17,000.00 |
| Value of buildings thereon..... | 7,000.00 |
| Interest held as collateral..... | 7,000.00 |
| Market value of stocks and bonds..... | 1,603,846.24 |
| Cash in the company's office..... | 2,668.30 |
| Cash deposited in bank..... | 131,329.51 |
| Interest due and accrued..... | 27,026.52 |
| Gross premiums in course of collection..... | 54,178.70 |
| Bills and accounts receivable..... | 47,279.22 |
| Premiums more than three months due..... | \$34,686.72 |
| Gross assets..... | \$4,024,196.02 |

LIABILITIES.

| | |
|--|----------------|
| Net amount of unpaid losses..... | \$244,516.90 |
| Unearned premiums at fifty per cent. of gross premiums.. | 478,408.59 |
| Dividends to stockholders unpaid..... | 40,569.00 |
| Due for borrowed money..... | 375,000.00 |
| Commissions and brokerage..... | 2,000.00 |
| Collateral trust funds..... | 22,119.19 |
| Gross liabilities, except capital and surplus..... | \$1,162,613.68 |
| Paid-up capital..... | \$2,000,000.00 |
| Surplus beyond all liabilities..... | 861,582.34 |
| Surplus as regards policy-holders..... | 2,861,582.34 |
| Total liabilities, including capital and surplus..... | \$4,024,196.02 |

INCOME.

| | | |
|---|----------------|-----------------------|
| Cash received for gross premiums..... | \$1,066,164.06 | |
| Deduct re-insurance, rebate, and return premiums... | 180,068.98 | |
| Net cash received for premiums..... | | \$946,095.70 |
| Interest and dividends from all sources..... | | 59,063.57 |
| Income from all other sources..... | | 27,063.02 |
| Gross cash income..... | | <u>\$1,032,222.29</u> |

EXPENDITURES.

| | | |
|---|--------------|---------------------|
| Gross amount paid for losses..... | \$338,131.82 | |
| Deduct salvage and re-insurance..... | 53,033.79 | |
| Net amount paid for losses..... | | \$275,098.03 |
| Dividends paid stockholders..... | | 119,431.00 |
| Commissions and brokerage..... | | 34,612.45 |
| Salaries and fees of officers and employés..... | | 211,925.37 |
| State and local taxes..... | | 30,010.39 |
| All other payments and expenditures..... | | 94,337.83 |
| Gross cash expenditures..... | | <u>\$765,415.07</u> |

RISKS AND PREMIUMS.

| | <i>Surety Risks.</i> | <i>Premiums.</i> |
|---|-------------------------|---------------------|
| In force Dec. 31, 1893..... | \$127,015,328.00 | \$776,832.11 |
| Written or renewed during the year..... | 171,228,612.00 | 1,089,437.87 |
| Total..... | \$298,243,950.00 | \$1,866,269.98 |
| Deduct risks expired or terminated..... | 144,729,637.00 | 909,452.81 |
| Net amount in force Dec. 31, 1894..... | <u>\$153,514,313.00</u> | <u>\$956,817.17</u> |

MISCELLANEOUS.

| | |
|--|----------------|
| Premiums received from organization to date..... | \$4,438,797.49 |
| Losses paid from organization to date..... | 1,438,927.41 |
| Losses incurred during the year..... | 291,749.55 |
| Cash dividends declared since commencing business..... | 720,000.00 |
| Company's stock owned by the trustees, at par value..... | 887,600.00 |
| Dividends declared during the year..... | 160,000.00 |
| Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.: | |

| <i>State or Country.</i> | <i>Value of Deposits.</i> | <i>Liabilities.</i> |
|--------------------------|---------------------------|---------------------|
| Canada..... | \$56,212.00 | \$1,297.20 |
| New Jersey..... | 56,212.00 | 13,895.21 |
| Ohio..... | 38,025.00 | 14,942.64 |
| Texas..... | 28,350.00 | 18,549.67 |
| North Carolina..... | 11,235.00 | 1,633.97 |

BUSINESS IN NEW HAMPSHIRE, 1894.

| | |
|------------------------|--------------|
| Risks written..... | \$475,000.00 |
| Premiums received..... | 2,569.57 |

CITY TRUST, SAFE DEPOSIT AND SURETY
COMPANY.

PHILADELPHIA, PA.

Incorporated June 4, 1886. Commenced business June 4, 1886.

CHARLES M. SWAIN, *President.*JAMES F. LYND, *Secretary.*

CASH CAPITAL, \$500,000.00.

ASSETS.

| | |
|---|----------------|
| Cash value of real estate, less encumbrances thereon..... | \$366,433.10 |
| Loans on mortgages of real estate (first liens)..... | 125,900.00 |
| Interest due and accrued thereon..... | 1,553.86 |
| Value of lands mortgaged..... | \$83,000.00 |
| Value of buildings thereon..... | 145,550.00 |
| Insurance held as collateral..... | 116,000.00 |
| Market value of stocks and bonds..... | 222,645.00 |
| Loans on collateral securities..... | 1,006,355.87 |
| Cash in the company's office..... | 49,100.00 |
| Cash deposited in bank..... | 250,370.20 |
| Interest due and accrued..... | 23,223.76 |
| Gross premiums in course of collection..... | 5,867.14 |
| Rents due and accrued..... | 268.83 |
| All other assets..... | 17,904.04 |
| Gross assets..... | \$2,068,711.80 |

LIABILITIES.

| | |
|--|-----------|
| Net amount of unpaid losses..... | \$900.00 |
| Unearned premiums at fifty per cent. of gross premiums.. | 50,789.35 |
| Interest accrued on deposits..... | 10,914.50 |
| Dividends to stockholders unpaid..... | 195.00 |

| | |
|---|------------------------------|
| Due and accrued for salaries, rent, and incidental expenses | \$500.00 |
| Due depositors..... | 1,294,666.64 |
| Due to banks..... | 12,906.72 |
| Gross liabilities, except capital and surplus..... | <u>\$1,379,874.21</u> |
| Paid-up capital..... | \$500,000.00 |
| Surplus beyond all liabilities..... | 188,837.59 |
| Surplus as regards policy-holders..... | <u>688,837.59</u> |
| Total liabilities, including capital and surplus..... | <u><u>\$2,068,711.80</u></u> |

INCOME.

| | |
|---|---------------------|
| Cash received for gross premiums..... | \$84,619.44 |
| Deduct re-insurance, rebate, and return premiums..... | <u>6,864.71</u> |
| Net cash received for premiums..... | \$77,754.73 |
| Received for interest on mortgages..... | 3,812.21 |
| Interest and dividends from all other sources..... | 61,501.69 |
| Income from all other sources..... | <u>20,765.68</u> |
| Gross cash income..... | <u>\$163,834.31</u> |

EXPENDITURES.

| | |
|---|----------------------------|
| Gross amount paid for losses | \$18,169.10 |
| Deduct salvage and re-insurance..... | <u>14,505.89</u> |
| Net amount paid for losses..... | \$13,663.21 |
| Dividends paid stockholders..... | 30,000.00 |
| Interest paid depositors..... | 22,401.77 |
| Interest paid on mortgage and ground rent..... | 1,413.50 |
| Commissions and brokerage..... | 3,350.96 |
| Salaries and fees of officers and employés..... | 43,845.74 |
| State and local taxes..... | 7,316.75 |
| All other payments and expenditures..... | <u>30,406.61</u> |
| Gross cash expenditures..... | <u><u>\$152,398.04</u></u> |

RISKS AND PREMIUMS.

| | <i>Surety Risks.</i> | <i>Premiums.</i> |
|---|-------------------------------|----------------------------|
| In force Dec. 31, 1893..... | \$27,227,747.10 | \$122,418.16 |
| Written or renewed during the year..... | 20,659,043.06 | 87,489.85 |
| Total..... | <u>\$47,886,790.16</u> | <u>\$209,908.01</u> |
| Deduct risks expired or terminated..... | 18,445,760.70 | 85,265.82 |
| In force at the end of the year..... | \$29,441,029.46 | \$124,642.19 |
| Deduct amount re-insured..... | <u>1,446,664.56</u> | <u>5,063.49</u> |
| Net amount in force Dec. 31, 1894..... | <u><u>\$27,994,364.90</u></u> | <u><u>\$119,578.70</u></u> |

MISCELLANEOUS.

| | |
|---|--------------|
| Premiums received from organization to date..... | \$463,760.28 |
| Losses paid from organization to date..... | 62,697.51 |
| Losses incurred during the year..... | 10,863.21 |
| Cash dividends declared since commencing business..... | 60,000.00 |
| Company's stock owned by the directors, at par value..... | 156,700.00 |
| Dividends declared during the year..... | 30,000.00 |
| Amount loaned to officers and directors..... | 133,950.00 |
| Amount loaned to stockholders not officers..... | 236,500.00 |

BUSINESS IN NEW HAMPSHIRE, 1894.

| | |
|------------------------|--------------|
| Risks written..... | \$110,000.00 |
| Premiums received..... | 575.00 |

EMPLOYERS' LIABILITY ASSURANCE CORPORATION.**UNITED STATES BRANCH.****LONDON, ENGLAND.**

Commenced business in the United States, 1881.

Resident Manager, GEORGE M. ENDICOTT, Boston, Mass.

ASSETS.

| | |
|---|----------------|
| Market value of stocks and bonds..... | \$879,595.00 |
| Cash in the company's office..... | 660.44 |
| Cash deposited in bank..... | 7,996.96 |
| Interest due and accrued..... | 7,297.50 |
| Gross premiums in course of collection..... | 228,580.32 |
| Premiums more than three months due, \$12,675.24. | |
| Gross assets..... | \$1,124,130.22 |

LIABILITIES.

| | |
|--|--------------|
| Net amount of unpaid losses..... | \$229,105.00 |
| Unearned premiums at fifty per cent. of gross premiums.. | 418,853.32 |
| Commissions and brokerage..... | 45,632.00 |
| Gross liabilities..... | \$693,590.32 |

INCOME.

| | | |
|---|----------------|---------------------|
| Cash received for gross premiums..... | \$1,055,957.52 | |
| Deduct re-insurance, rebate, and return premiums... | 178,143.87 | |
| Net cash received for premiums..... | | \$882,813.65 |
| Interest and dividends from all sources..... | | 36,948.07 |
| Income from all other sources..... | | 15,857.05 |
| Gross cash income..... | | <u>\$935,618.77</u> |

EXPENDITURES.

| | |
|---|---------------------|
| Gross amount paid for losses..... | \$559,997.55 |
| Commissions and brokerage..... | 179,160.59 |
| Salaries and fees of officers and employes..... | 72,916.58 |
| State and local taxes..... | 18,896.11 |
| All other payments and expenditures..... | 70,481.83 |
| Gross cash expenditures..... | <u>\$901,452.66</u> |

RISKS AND PREMIUMS.

| | <i>Risks.</i> | <i>Premiums.</i> |
|---|-------------------------|---------------------|
| In force Dec. 31, 1893..... | \$203,187,985.00 | \$908,057.71 |
| Written or renewed during the year..... | 236,193,206.00 | 1,039,330.84 |
| Total..... | \$439,381,191.00 | \$1,942,388.55 |
| Deduct risks expired or terminated..... | 249,867,950.00 | 1,099,941.18 |
| Net amount in force Dec. 31, 1894.... | <u>\$189,513,241.00</u> | <u>\$842,447.37</u> |

MISCELLANEOUS.

| | |
|--|----------------|
| Premiums received in the United States..... | \$5,435,983.36 |
| Losses paid in the United States..... | 2,648,429.64 |
| Losses incurred during the year..... | 572,132.55 |
| Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.: | |

| <i>State or Country.</i> | <i>Value of Deposits.</i> | <i>Liabilities.</i> |
|--------------------------|---------------------------|---------------------|
| Ohio..... | \$58,500.00 | \$1,694.92 |

BUSINESS IN NEW HAMPSHIRE, 1894.

| | |
|------------------------|----------------|
| Risks written..... | \$1,092,449.00 |
| Premiums received..... | 4,855.33 |
| Losses paid..... | 1,969.21 |
| Losses incurred..... | 2,649.21 |

FIDELITY AND CASUALTY COMPANY.

NEW YORK CITY.

Incorporated March 20, 1876. Commenced business May 1, 1876.

GEORGE F. SEWARD, *President*.ROBERT J. HILLAS, *Secretary*.

CASH CAPITAL, \$250,000.00.

ASSETS.

| | |
|---|-----------------------|
| Cash value of real estate, less incumbrances thereon..... | \$325,085.27 |
| Loans on mortgages of real estate (first liens)..... | 23,206.64 |
| Interest due and accrued thereon..... | 712.69 |
| Market value of stocks and bonds..... | 1,438,228.75 |
| Cash in the company's office..... | 31,056.49 |
| Cash deposited in bank..... | 14,906.87 |
| Interest due and accrued..... | 916.12 |
| Gross premiums in course of collection..... | 423,366.48 |
| Gross assets..... | \$2,257,529.31 |

Items not admitted:

| | |
|------------------------------|--------------------|
| Bills receivable | \$7,999.65 |
| Agents' ledger balances..... | 30,372.63 |
| | \$38,372.28 |

LIABILITIES.

| | |
|--|-----------------------|
| Net amount of unpaid losses..... | \$367,682.75 |
| Unearned premiums at fifty per cent. of gross premiums.. | 1,255,631.09 |
| Due for borrowed money..... | 31,724.00 |
| Re-insurance..... | 4,969.89 |
| All other liabilities..... | 12,957.53 |
| Gross liabilities, except capital and surplus..... | \$1,672,965.26 |
| Paid-up capital..... | \$250,000.00 |
| Surplus beyond all liabilities..... | 384,564.05 |
| Surplus as regards policy-holders..... | 584,564.05 |
| Total liabilities, including capital and surplus..... | \$2,257,529.31 |

INCOME.

| | |
|--|-----------------------|
| Net cash received for premiums..... | \$2,383,951.09 |
| Received for interest on mortgages..... | 1,717.71 |
| Interest and dividends from all other sources..... | 64,399.03 |
| Income from all other sources..... | 33,108.24 |
| Gross cash income..... | <u>\$2,483,176.07</u> |

EXPENDITURES.

| | |
|---|-----------------------|
| Net amount paid for losses..... | \$871,532.49 |
| Dividends paid stockholders..... | 40,000.00 |
| Commissions and brokerage..... | 680,235.65 |
| Salaries and fees of officers and employés..... | 469,346.45 |
| State and local taxes..... | 35,981.43 |
| All other payments and expenditures..... | 162,066.46 |
| Gross cash expenditures..... | <u>\$2,259,182.48</u> |

RISKS AND PREMIUMS.

| | <i>Fidelity Risks.</i> | <i>Premiums.</i> |
|---|------------------------|---------------------|
| In force Dec. 31, 1893..... | \$39,019,369.60 | \$235,910.58 |
| Written or renewed during the year..... | 54,062,978.93 | 315,131.89 |
| Total..... | <u>\$93,082,348.53</u> | <u>\$551,042.47</u> |
| Deduct expirations and cancellations..... | 53,777,819.60 | 317,245.91 |
| In force at the end of the year..... | \$39,304,528.93 | \$233,796.56 |
| Deduct amount re-insured..... | 20,000.00 | 115.00 |
| Net amount in force Dec. 31, 1894..... | <u>\$39,284,528.93</u> | <u>\$233,681.56</u> |

| | <i>Plate Glass Risks.</i> | <i>Premiums.</i> |
|---|---------------------------|---------------------|
| In force Dec. 31, 1893..... | \$9,600,969.23 | \$265,415.98 |
| Written or renewed during the year..... | 11,182,164.51 | 322,533.99 |
| Total..... | <u>\$20,783,153.74</u> | <u>\$587,949.97</u> |
| Deduct expirations and cancellations..... | 11,155,563.23 | 310,959.82 |
| In force at the end of the year..... | <u>\$9,627,590.51</u> | <u>\$276,990.15</u> |

| | <i>Accident Risks.</i> | <i>Premiums.</i> |
|---|-------------------------|-----------------------|
| In force Dec. 31, 1893..... | \$128,232,170.00 | \$748,951.84 |
| Written or renewed during the year..... | 223,928,308.00 | 1,064,260.39 |
| Total..... | <u>\$352,160,478.00</u> | <u>\$1,813,212.23</u> |
| Deduct expirations and cancellations..... | 190,944,210.00 | 1,064,664.66 |
| In force at the end of the year..... | \$161,216,268.00 | \$748,547.57 |
| Deduct amount re-insured..... | 10,000.00 | 42.00 |
| Net amount in force Dec. 31, 1894..... | <u>\$161,206,268.00</u> | <u>\$748,505.57</u> |

| | <i>Employers' Liability Risks.</i> | <i>Premiums.</i> |
|---|--|------------------|
| In force Dec. 31, 1893..... | \$87,683,781.63 | \$794,865.40 |
| Written or renewed during the year..... | 119,167,431.00 | 1,059,315.00 |
| Total..... | \$206,851,212.63 | \$1,854,180.40 |
| Deduct expirations and cancellations..... | 105,309,904.63 | 1,001,003.63 |
| In force at the end of the year..... | \$101,541,308.00 | \$853,176.77 |

| | <i>Steam Boiler Risks.</i> | <i>Premiums.</i> |
|---|----------------------------|------------------|
| In force Dec. 31, 1893..... | \$65,114,161.87 | \$309,966.29 |
| Written or renewed during the year..... | 70,535,151.00 | 271,836.80 |
| Total..... | \$135,649,312.87 | \$581,803.09 |
| Deduct expirations and cancellations..... | 60,359,104.61 | 233,484.40 |
| In force at the end of the year..... | \$75,290,208.26 | \$347,818.69 |
| Deduct amount re-insured..... | 982,000.00 | 1,926.03 |
| Net amount in force Dec. 31, 1894..... | \$74,308,208.26 | \$345,892.66 |

| | <i>Burglary Risks.</i> | <i>Premiums.</i> |
|---|------------------------|------------------|
| In force Dec. 31, 1893..... | \$3,487,950.00 | \$28,129.75 |
| Written or renewed during the year..... | 8,831,102.00 | 63,818.75 |
| Total..... | \$12,319,052.00 | \$91,948.50 |
| Deduct expirations and cancellations..... | 4,919,300.00 | 38,932.99 |
| In force at the end of the year..... | \$7,399,752.00 | \$53,015.51 |

MISCELLANEOUS.

| | |
|---|-----------------|
| Premiums received from organization to date..... | \$14,900,020.45 |
| Losses paid from organization to date..... | 5,480,525.02 |
| Losses incurred during the year..... | 871,532.49 |
| Cash dividends declared since commencing business..... | 282,500.00 |
| Company's stock owned by the directors, at par value..... | 101,500.00 |

Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:

| <i>State or Country.</i> | <i>Value of Deposits.</i> | <i>Liabilities.</i> |
|--------------------------|-------------------------------|---------------------|
| Ohio..... | \$41,108.09 | \$82,680.31 |
| Virginia..... | 16,310.74 | 15,700.08 |

BUSINESS IN NEW HAMPSHIRE, 1894.

| | Amount at risk. | Premiums received. | Losses paid. | Losses incurred. |
|----------------------|-----------------|--------------------|--------------|------------------|
| Fidelity | \$10,000.00 | \$130.00 | ..... | ..... |
| Accident..... | 579,200.00 | 2,610.96 | \$457.61 | \$457.61 |
| Plate Glass..... | 18,174.33 | 486.26 | 47.31 | 47.31 |
| Steam-Boiler | 180,000.00 | 618.50 | 74.40 | 74.40 |
| Employers' liability | 360,000.00 | 1,848.54 | 139.89 | 139.89 |
| Aggregate | \$1,157,974.33 | \$5,904.60 | \$719.21 | \$719.21 |

GUARANTEE COMPANY OF NORTH AMERICA.

UNITED STATES BRANCH.

MONTREAL, CANADA.

Commenced business in the United States, 1881.

EDWARD RAWLINGS, *President.*ROBERT KERR, *Secretary.*

ASSETS.

| | |
|---|--------------|
| Cash value of real estate, less incumbrances thereon..... | \$34,061.33 |
| Loans on mortgages of real estate (first liens)..... | 8,030.00 |
| Value of lands mortgaged..... | \$7,730.00 |
| Value of buildings thereon..... | 1,000.00 |
| Insurance held as collateral..... | 1,000.00 |
| Market value of stocks and bonds..... | 443,515.00 |
| Cash deposited in bank..... | 40,343.98 |
| Interest due and accrued..... | 3,380.00 |
| Gross premiums in course of collection..... | 8,238.67 |
| Gross assets..... | \$537,568.98 |

LIABILITIES.

| | |
|---|---------------------|
| Net amount of unpaid losses..... | \$92,489.49 |
| Unearned premiums at fifty per cent. of gross premiums.. | 93,190.01 |
| Due and accrued for salaries, rent, and incidental expenses | 1,442.81 |
| Gross liabilities..... | <u>\$187,122.31</u> |

INCOME.

| | |
|--|---------------------|
| Cash received for gross premiums..... | \$248,765.37 |
| Deduct re-insurance, rebate, and return premiums.... | <u>62,162.91</u> |
| Net cash received for premiums..... | \$186,602.46 |
| Interest and dividends from all sources..... | 18,617.26 |
| Income from all other sources..... | <u>794.89</u> |
| Gross cash income..... | <u>\$206,024.61</u> |

EXPENDITURES.

| | |
|---|---------------------|
| Gross amount paid for losses..... | \$55,456.66 |
| Deduct salvage and re-insurance..... | <u>22,100.89</u> |
| Net amount paid for losses—all fire..... | \$33,355.77 |
| Dividends paid stockholders..... | 6,957.00 |
| Commissions and brokerage..... | 1,442.09 |
| Salaries and fees of officers and employes..... | 20,854.31 |
| State and local taxes..... | 5,006.94 |
| All other payments and expenditures..... | <u>54,784.13</u> |
| Gross cash expenditures..... | <u>\$122,400.24</u> |

RISKS AND PREMIUMS.

| | <i>Risks.</i> | <i>Premiums.</i> |
|---|------------------------|---------------------|
| In force Dec. 31, 1893 | \$43,234,672.00 | \$207,159.95 |
| Written or renewed during the year..... | 50,778,943.00 | 239,237.43 |
| Total..... | <u>\$94,013,615.00</u> | <u>\$446,397.38</u> |
| Deduct risks expired or terminated..... | 49,249,410.00 | 222,041.91 |
| In force at the end of the year..... | <u>\$44,764,205.00</u> | <u>\$224,355.47</u> |
| Deduct amount re-insured..... | 7,499,460.00 | 37,975.45 |
| Net amount in force Dec. 31, 1894..... | <u>\$37,264,745.00</u> | <u>\$186,380.02</u> |

MISCELLANEOUS.

| | |
|---|----------------|
| Premiums received in the United States..... | \$8,187,500.30 |
| Losses paid..... | 831,937.73 |

1894.]

INSURANCE COMPANIES.

185

| | |
|--|-------------|
| Losses incurred during the year..... | \$75,659.76 |
| Company's stock owned by the directors, in the United States, at par value..... | 40,850.00 |
| Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.: | |

| <i>State or Country.</i> | <i>Value of Deposits.</i> | <i>Liabilities.</i> |
|--------------------------|---------------------------|---------------------|
| Virginia | \$16,150.00 | \$2,956.54 |

BUSINESS IN NEW HAMPSHIRE, 1894.

| | |
|------------------------|-------------|
| Risks written..... | \$87,000.00 |
| Premiums received..... | 383.00 |

GUARANTORS LIABILITY INDEMNITY COMPANY.

PHILADELPHIA, PA.

Incorporated April 21, 1894. Commenced business, May 1, 1894.

THOMAS V. COOPER, *President.* WILLIAM H. KNORR, *Secretary.*

CASH CAPITAL, \$250,000.00.

ASSETS.

| | |
|--|--------------|
| Loans on mortgages of real estate (first liens)..... | \$88,876.48 |
| Market value of stocks and bonds..... | 274,640.69 |
| Loans on collateral securities..... | 30,945.30 |
| Cash in the company's office..... | 9,077.76 |
| Cash deposited in bank..... | 51,827.85 |
| Interest due and accrued..... | 3,067.64 |
| Gross premiums in course of collection..... | 190,570.69 |
| Gross assets..... | \$648,995.72 |

LIABILITIES.

| | |
|--|--------------|
| Net amount of unpaid losses..... | \$63,375.12 |
| Unearned premiums at fifty per cent. of gross premiums.. | 168,416.35 |
| Gross liabilities, except capital and surplus..... | \$231,791.47 |

| | | |
|---|--------------|---------------------|
| Paid-up capital..... | \$250,000.00 | |
| Surplus beyond all liabilities..... | 167,204.25 | |
| | <hr/> | |
| Surplus as regards policy-holders..... | | \$417,204.25 |
| | <hr/> | |
| Total liabilities, including capital and surplus..... | | <u>\$648,995.72</u> |

INCOME.

| | |
|--|---------------------|
| Gross cash received for premiums..... | \$491,573.67 |
| Received for interest on mortgages .. | 1,850.00 |
| Interest and dividends from all other sources..... | 8,498.07 |
| Income from all other sources..... | 1,382.70 |
| | <hr/> |
| Gross cash income..... | <u>\$503,304.44</u> |

EXPENDITURES.

| | |
|---|---------------------|
| Gross amount paid for losses..... | \$126,367.89 |
| Deduct salvage and re-insurance..... | 607.70 |
| | <hr/> |
| Net amount paid for losses..... | \$125,760.19 |
| Commissions and brokerage | 237,517.96 |
| Salaries and fees of officers and employés..... | 21,968.94 |
| All other payments and expenditures..... | 27,187.30 |
| | <hr/> |
| Gross cash expenditures..... | <u>\$412,434.39</u> |

RISKS AND PREMIUMS.

| | <i>Employers' Liability.</i> | <i>Premiums.</i> |
|---|----------------------------------|---------------------|
| In force Dec. 31, 1893..... | \$10,427,000.00 | \$146,595.50 |
| Written or renewed during the year..... | 20,129,000.00 | 552,503.63 |
| | <hr/> | <hr/> |
| Total..... | \$30,556,000.00 | \$699,099.13 |
| Deduct expirations and cancellations..... | 16,698,700.00 | 382,052.85 |
| | <hr/> | <hr/> |
| Net amount in force Dec. 31, 1894..... | <u>\$13,857,300.00</u> | <u>\$317,046.28</u> |

| | <i>Steam Boiler.</i> | <i>Premiums.</i> |
|---|----------------------|--------------------|
| In force Dec. 31, 1893..... | ..... | ..... |
| Written or renewed during the year..... | \$1,306,300.00 | \$29,888.93 |
| | <hr/> | <hr/> |
| Total..... | \$1,306,300.00 | \$29,888.93 |
| Deduct expirations and cancellations..... | 442,310.00 | 10,102.50 |
| | <hr/> | <hr/> |
| Net amount in force Dec. 31, 1894..... | <u>\$863,990.00</u> | <u>\$19,786.43</u> |

MISCELLANEOUS.

| | |
|--|--------------|
| Premiums received from organization to date..... | \$491,573.64 |
| Losses paid from organization to date..... | 125,760.19 |
| Losses incurred during the year..... | 189,135.31 |
| Company's stock owned by the directors, at par value..... | 126,950.00 |
| Amount loaned to officers and directors..... | 26,088.24 |
| Amount loaned to stockholders not officers..... | 14,626.00 |
| Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.: | |

| <i>State or Country.</i> | <i>Value of Deposits.</i> | <i>Liabilities.</i> |
|--------------------------|---------------------------|---------------------|
| Ohio..... | \$50,000.00 | } Not reported. |
| Virginia..... | 11,000.00 | |

BUSINESS IN NEW HAMPSHIRE, 1894.

| | |
|---|-------------|
| Employers' liability risks written..... | \$20,000.00 |
| Premiums received..... | 500.00 |

HARTFORD STEAM BOILER INSPECTION AND
INSURANCE COMPANY.

HARTFORD, CONN.

Incorporated June, 1866. Commenced business October, 1866.
J. M. ALLEN, *President.*J. B. PIERCE, *Secretary.*

CASH CAPITAL, \$500,000.00.

ASSETS.

| | |
|---|--------------|
| Cash value of real estate, less incumbrances thereon..... | \$89,996.33 |
| Loans on mortgages of real estate (first liens)..... | 281,020.00 |
| Interest due and accrued thereon..... | 6,898.53 |
| Value of lands mortgaged..... | \$848,641.00 |
| Value of buildings thereon..... | 183,850.00 |
| Insurance held as collateral..... | 44,830.00 |
| Market value of stocks and bonds..... | 1,231,956.06 |
| Loans on collateral securities..... | 5,000.00 |
| Cash in the company's office..... | 4,709.39 |

| | |
|---|-----------------------|
| Cash deposited in bank..... | \$96,182.42 |
| Interest due and accrued..... | 23,615.89 |
| Gross premiums in course of collection..... | 215,881.62 |
| Gross assets..... | <u>\$1,955,255.24</u> |

LIABILITIES.

| | |
|--|------------------------------|
| Net amount of unpaid losses..... | \$25,557.58 |
| Unearned premiums at fifty per cent. of gross premiums.. | 1,150,479.62 |
| Commissions and brokerage..... | 19,508.97 |
| Gross liabilities, except capital and surplus..... | <u>\$1,195,546.17</u> |
| Paid-up capital..... | \$500,000.00 |
| Surplus beyond all liabilities..... | <u>259,709.07</u> |
| Surplus as regards policy-holders..... | 759,709.07 |
| Total liabilities, including capital and surplus..... | <u><u>\$1,955,255.24</u></u> |

INCOME.

| | |
|---|-----------------------|
| Cash received for gross premiums..... | \$1,021,839.46 |
| Deduct re-insurance, rebate, and return premiums... | <u>87,811.17</u> |
| Net cash received for premiums..... | \$934,028.29 |
| Received for interest on mortgages..... | 15,510.27 |
| Interest and dividends from all other sources..... | 56,991.90 |
| Income from all other sources..... | 1,615.54 |
| Gross cash income..... | <u>\$1,008,146.00</u> |

EXPENDITURES.

| | |
|---|----------------------------|
| Gross amount paid for losses..... | \$65,282.26 |
| Dividends paid stockholders..... | 60,000.00 |
| Commissions and brokerage..... | 207,468.35 |
| Salaries and fees of officers and employes..... | 29,118.00 |
| State and local taxes..... | 16,926.23 |
| Inspection expenses..... | 290,856.58 |
| All other payments and expenditures..... | 124,137.48 |
| Gross cash expenditures..... | <u><u>\$798,788.90</u></u> |

RISKS AND PREMIUMS.

| | <i>Risks.</i> | <i>Premiums.</i> |
|---|--------------------------------|------------------------------|
| In force Dec. 31, 1893..... | \$232,844,521.00 | \$2,201,381.78 |
| Written or renewed during the year..... | <u>102,628,629.00</u> | <u>914,213.59</u> |
| Total..... | \$335,473,250.00 | \$3,115,595.37 |
| Deduct risks expired or terminated..... | <u>90,604,769.00</u> | <u>814,636.13</u> |
| Net amount in force, Dec. 31, 1894..... | <u><u>\$244,868,481.00</u></u> | <u><u>\$2,300,959.24</u></u> |

MISCELLANEOUS.

| | |
|---|----------------|
| Premiums received from organization to date..... | \$9,088,602.06 |
| Losses paid from organization to date..... | 766,194.21 |
| Losses incurred during the year..... | 71,129.29 |
| Cash dividends declared since commencing business..... | 714,750.00 |
| Company's stock owned by the directors, at par value..... | 120,700.00 |
| Dividends declared during the year..... | 60,000.00 |

Amounts deposited for the exclusive protection of policy-holders in other states or countries as follows, viz.:

| <i>State or Country.</i> | <i>Value of Deposits.</i> | <i>Liabilities.</i> |
|--------------------------|---------------------------|---------------------|
| Virginia..... | \$27,000.00 | \$13,811.12 |

BUSINESS IN NEW HAMPSHIRE, 1894.

| | |
|------------------------------|--------------|
| Risks written..... | \$946,500.00 |
| Premiums received..... | 7,261.27 |
| Received for inspection..... | 3,111.97 |
| Losses paid..... | 2,730.58 |
| Losses incurred..... | 12.00 |

LAWYERS' SURETY COMPANY.

NEW YORK CITY.

Incorporated March 30, 1892. Commenced business April 1, 1892.

JOEL B. ERHARDT, *President.*

FRANK SPERRY, *Secretary.*

CASH CAPITAL, \$500,000.00.

ASSETS.

| | |
|---|--------------|
| Cash value of real estate, less incumbrances thereon..... | \$15,920.00 |
| Market value of stocks and bonds..... | 513,500.24 |
| Cash in the company's office..... | 585.29 |
| Cash deposited in bank..... | 33,326.12 |
| Gross premiums in course of collection..... | 15,993.12 |
| Gross assets..... | \$579,324.77 |

LIABILITIES.

| | |
|---|----------------------------|
| Unearned premiums at fifty per cent. of gross premiums.... | \$50,434.36 |
| Due and accrued for salaries, rent, and incidental expenses.. | 3,737.16 |
| Commissions and brokerage..... | 102.37 |
| Gross liabilities, except capital and surplus..... | <u>\$54,273.89</u> |
| Paid-up capital..... | \$500,000.00 |
| Surplus beyond all liabilities..... | 25,050.88 |
| Surplus as regards policy holders..... | <u>525,050.88</u> |
| Total liabilities, including capital and surplus..... | <u><u>\$579,324.77</u></u> |

INCOME.

| | |
|---|---------------------|
| Cash received for gross premiums..... | \$119,717.50 |
| Deduct re-insurance, rebate, and return premiums..... | <u>20,483.88</u> |
| Net cash received for premiums—all fire..... | \$99,233.62 |
| Interest and dividends from all sources..... | 15,749.05 |
| Gross cash income..... | <u>\$114,982.67</u> |

EXPENDITURES.

| | |
|---|---------------------------|
| Gross amount paid for losses..... | \$2,080.81 |
| Deduct salvage and re-insurance..... | <u>1,874.38</u> |
| Net amount paid for losses..... | \$206.43 |
| Commissions and brokerage..... | 4,830.98 |
| Salaries and fees of officers and employes..... | 36,791.91 |
| State and local taxes..... | 2,429.50 |
| All other payments and expenditures..... | 25,268.61 |
| Gross cash expenditures..... | <u><u>\$69,577.43</u></u> |

RISKS AND PREMIUMS.

| | <i>Bond Risks.</i> | <i>Premiums.</i> |
|---|-------------------------------|----------------------------|
| In force Dec. 31, 1893..... | \$12,868,931.00 | \$82,130.49 |
| Written or renewed during the year..... | <u>20,788,560.52</u> | <u>131,951.78</u> |
| Total..... | \$33,657,491.52 | \$214,082.27 |
| Deduct risks expired or terminated..... | 15,719,965.00 | 113,213.55 |
| Net amount in force Dec. 31, 1894..... | <u><u>\$17,937,526.52</u></u> | <u><u>\$100,868.72</u></u> |

MISCELLANEOUS.

| | |
|--|--------------|
| Premiums received from organization to date | \$197,581.55 |
| Losses paid from organization to date | 2,080.81 |
| Losses incurred during the year | 206.43 |
| Company's stock owned by the directors, at par value | 165,000.00 |

LLOYDS PLATE GLASS INSURANCE COMPANY.

NEW YORK CITY.

Incorporated August, 1882. Commenced business September 4, 1882.

WILLIAM T. WOODS, *President.*

C. E. W. CHAMBERS, *Secretary.*

CASH CAPITAL, \$250,000.00.

ASSETS.

| | |
|--|--------------|
| Cash value of real estate, less incumbrances thereon | \$265,000.00 |
| Market value of stocks and bonds | 270,899.50 |
| Cash in company's office | 2,805.57 |
| Cash deposited in bank | 19,273.66 |
| Gross premiums in course of collection | 66,520.80 |
| Rents due and accrued | 1,678.81 |
| All other assets | 3,070.01 |
| Premiums more than three months due, \$3,541.43. | |
| Gross assets | \$627,569.54 |

LIABILITIES.

| | |
|---|--------------|
| Net amount of unpaid losses | \$2,548.07 |
| Unearned premiums at fifty per cent. of gross premiums | 204,053.54 |
| Due and accrued for salaries, rent, and incidental expenses | 20,256.83 |
| Commissions and brokerage | 17,515.56 |
| Gross liabilities, except capital and surplus | \$244,374.00 |
| Paid-up capital | \$250,000.00 |
| Surplus beyond all liabilities | 133,195.54 |
| Surplus as regards policy-holders | 383,195.54 |
| Total liabilities, including capital and surplus | \$627,569.54 |

INCOME.

| | |
|--|--------------|
| Cash received for gross premiums..... | \$444,511.61 |
| Deduct rebate, and return premiums..... | 37,706.33 |
| Net cash received for premiums..... | \$406,804.78 |
| Interest and dividends from all other sources..... | 9,996.89 |
| Income from all other sources..... | 12,358.79 |
| Gross cash income..... | \$429,160.46 |

EXPENDITURES.

| | |
|---|--------------|
| Gross amount paid for losses..... | \$190,070.32 |
| Deduct salvage and re-insurance..... | 53,529.61 |
| Net amount paid for losses..... | \$136,541.31 |
| Dividends paid stockholders..... | 42,500.00 |
| Commissions and brokerage..... | 112,796.94 |
| Salaries and fees of officers and employes..... | 43,745.94 |
| State and local taxes..... | 13,028.48 |
| All other payments and expenditures..... | 31,186.05 |
| Gross cash expenditures..... | \$379,798.72 |

RISKS AND PREMIUMS.

| | <i>Risks.</i> | <i>Premiums.</i> |
|---|-----------------|------------------|
| In force Dec. 31, 1893..... | \$14,857,800.00 | \$414,748.94 |
| Written or renewed during the year..... | 14,583,459.00 | 437,968.16 |
| Total..... | \$29,441,259.00 | \$852,717.10 |
| Deduct risks expired or terminated..... | 15,029,396.00 | 444,610.03 |
| Net amount in force Dec. 31, 1894..... | \$14,411,863.00 | \$408,107.07 |

MISCELLANEOUS.

| | |
|--|----------------|
| Premiums received from organization to date..... | \$3,611,881.73 |
| Losses paid from organization to date..... | 1,575,982.45 |
| Losses incurred during the year..... | 136,233.30 |
| Cash dividends declared since commencing business.... | 313,250.00 |
| Company's stock owned by the directors, at par value.... | 108,000.00 |
| Dividends declared during the year..... | 42,500.00 |

Amounts deposited for the exclusive protection of policy-holders in other states or countries, as follows, viz.:

| <i>State or Country.</i> | <i>Value of Deposits.</i> | <i>Liabilities.</i> |
|--------------------------|---------------------------|---------------------|
| Canada..... | \$17,190.00 | \$17,093.93 |

BUSINESS IN NEW HAMPSHIRE, 1894.

| | |
|------------------------|-------------|
| Risks written..... | \$84,657.14 |
| Premiums received..... | 2,208.48 |
| Losses paid..... | 820.59 |
| Losses incurred..... | 772.59 |

LONDON GUARANTEE AND ACCIDENT COMPANY.
(LIMITED.)

UNITED STATES BRANCH.

LONDON, ENGLAND.

Commenced business in the United States, 1892.

Resident Manager, A. W. MASTERS, Chicago, Ill.

ASSETS.

| | |
|---|---------------------|
| Market value of stocks and bonds..... | \$386,047.13 |
| Cash in the company's office..... | 102.85 |
| Cash deposited in bank..... | 24,829.69 |
| Interest due and accrued..... | 1,655.80 |
| Gross premiums in course of collection..... | 105,506.91 |
| Gross assets..... | <u>\$518,140.88</u> |

LIABILITIES.

| | |
|--|---------------------|
| Net amount of unpaid losses..... | \$42,349.99 |
| Unearned premiums at fifty per cent. of gross premiums.... | 194,093.35 |
| Commissions and brokerage..... | 27,213.00 |
| Gross liabilities..... | <u>\$263,656.34</u> |

INCOME.

| | |
|---|---------------------|
| Cash received for gross premiums..... | \$487,435.27 |
| Deduct re-insurance, rebate, and return premiums..... | <u>93,228.31</u> |
| Net cash received for premiums..... | \$394,206.96 |
| Interest and dividends from all other sources..... | 12,468.37 |
| Gross cash income..... | <u>\$406,675.33</u> |

EXPENDITURES.

| | |
|---|---------------------|
| Gross amount paid for losses..... | \$110,969.86 |
| Commissions and brokerage..... | 125,840.19 |
| Salaries and fees of officers and employés..... | 16,516.04 |
| State and local taxes..... | 4,357.08 |
| All other payments and expenditures..... | 28,937.47 |
| Gross cash expenditures..... | <u>\$286,620.64</u> |

RISKS AND PREMIUMS.

| | <i>Fire Risks.</i> | <i>Premiums.</i> |
|---|------------------------|---------------------|
| In force Dec. 31, 1893..... | \$26,796,325.00 | \$219,795.07 |
| Written or renewed during the year..... | 56,858,700.00 | 488,351.01 |
| Total..... | <u>\$83,655,025.00</u> | <u>\$708,146.08</u> |
| Deduct risks expired or terminated..... | 36,768,875.00 | 319,959.39 |
| Net amount in force Dec. 31, 1894..... | <u>\$46,886,150.00</u> | <u>\$388,186.69</u> |

MISCELLANEOUS.

| | |
|--|--------------|
| Premiums received from organization to date..... | \$614,917.77 |
| Losses paid from organization to date..... | 118,561.23 |
| Losses incurred during the year..... | 97,200.98 |

BUSINESS IN NEW HAMPSHIRE, 1894.

| | |
|------------------------|--------------|
| Risks written..... | \$330,100.00 |
| Premiums received..... | 1,386.75 |

STANDARD LIFE AND ACCIDENT INSURANCE COMPANY.

DETROIT, MICH.

Incorporated May 29, 1884.

Commenced business August 1, 1884.

D. M. FERRY, *President.*

STEWART MARKS, *Secretary.*

CASH CAPITAL, \$200,000.00.

ASSETS.

| | |
|---|--------------|
| Cash value of real estate, less incumbrances thereon..... | \$7,000.00 |
| Loans on mortgages of real estate (first liens)..... | 360,416.23 |
| Interest due and accrued thereon..... | 14,199.79 |
| Market value of stocks and bonds..... | 157,000.00 |
| Cash in the company's office..... | 8,994.49 |
| Cash deposited in bank..... | 45,788.53 |
| Interest due and accrued..... | 2,527.08 |
| Gross premiums in course of collection..... | 233,736.27 |
| Bills receivable, not matured, taken for premiums..... | 46.97 |
| Re-insurance in foreign companies..... | 7,547.64 |
| Gross assets..... | \$837,257.00 |

ITEMS NOT ADMITTED.

| | |
|--|--------------|
| Bills receivable..... | \$46.97 |
| Re-insurance in foreign companies..... | 7,547.64 |
| Total..... | 7,594.61 |
| Total assets, less items not admitted..... | \$829,662.39 |

LIABILITIES.

| | |
|--|--------------|
| Net amount of unpaid losses..... | \$92,713.76 |
| Unearned premiums at fifty per cent. of gross premiums.. | 425,938.10 |
| Commissions and brokerage..... | 57,244.85 |
| Gross liabilities, except capital and surplus..... | \$575,896.71 |
| Paid-up capital..... | \$200,000.00 |
| Surplus beyond all liabilities..... | 53,765.68 |
| Surplus as regards policy-holders..... | 253,765.68 |
| Total liabilities, including capital and surplus..... | \$829,662.39 |

INCOME.

| | | |
|--|-------------------|---------------------|
| Cash received for gross premiums..... | \$1,037,224.51 | |
| Deduct re-insurance, rebate, and return premiums.. | <u>133,264.02</u> | |
| Net cash received for premiums..... | | \$903,960.49 |
| Received for interest on mortgages..... | | 20,404.52 |
| Interest and dividends from all sources..... | | 6,706.86 |
| Income from all other sources..... | | <u>1,116.39</u> |
| Gross cash income..... | | <u>\$932,188.28</u> |

EXPENDITURES.

| | |
|---|---------------------|
| Gross amount paid for losses..... | \$429,550.51 |
| Dividends paid stockholders..... | 6,000.00 |
| Commissions and brokerage..... | 224,333.11 |
| Salaries and fees of officers and employes..... | 121,652.86 |
| State and local taxes..... | 26,676.75 |
| All other payments and expenditures..... | <u>69,362.71</u> |
| Gross cash expenditures..... | <u>\$877,575.94</u> |

RISKS AND PREMIUMS.

| | <i>Risks.</i> | <i>Premiums.</i> |
|---|-------------------------|---------------------|
| In force Dec. 31, 1893..... | \$101,568,216.00 | \$779,187.74 |
| Written or renewed during the year..... | <u>144,135,113.00</u> | <u>1,111,414.14</u> |
| Total..... | \$245,703,329.00 | \$1,890,601.88 |
| Deduct risks expired or terminated..... | <u>136,290,699.00</u> | <u>1,038,725.68</u> |
| Net amount in force Dec. 31, 1894..... | <u>\$109,412,630.00</u> | <u>\$851,876.20</u> |

MISCELLANEOUS.

| | |
|--|-----------------|
| Premiums received from organization to date..... | \$5,140,564.79 |
| Losses paid from organization to date..... | 2,436,863.99 |
| Losses incurred during the year..... | 429,550.51 |
| Cash dividends declared since commencing business..... | 24,000.00 |
| Company's stock owned by the directors, at par value.... | 138,000.00 |
| Dividends declared during the year..... | <u>6,000.00</u> |

BUSINESS IN NEW HAMPSHIRE, 1894.

| | |
|------------------------|------------------|
| Risks written..... | \$1,174,500.00 |
| Premiums received..... | 3,630.99 |
| Losses paid..... | 10,720.56 |
| Losses incurred..... | <u>10,720.56</u> |

TRAVELERS' INSURANCE COMPANY.

(ACCIDENT DEPARTMENT.)

HARTFORD, CONN.

Incorporated June 17, 1868. Commenced business April 1, 1884.

JAMES G. BATTERSON, *President*.RODNEY DENNIS, *Secretary*.

CASH CAPITAL, \$1,000,000.00.

ASSETS.

| | |
|--|-----------------------|
| Cash value of real estate, less incumbrances thereon | \$28,479.20 |
| Market value of stocks and bonds..... | 2,496,634.93 |
| Cash in the company's office..... | 1,379.65 |
| Cash deposited in bank..... | 251,508.56 |
| Interest due and accrued..... | 13,212.26 |
| Gross assets..... | <u>\$2,791,214.60</u> |

LIABILITIES.

| | |
|---|------------------------------|
| Net amount of unpaid losses..... | \$524,969.22 |
| Unearned premiums at fifty per cent. of gross premiums.. | 818,970.35 |
| Due and accrued for salaries, rent, and incidental expenses | 10,000.00 |
| Gross liabilities, except capital and surplus..... | <u>\$1,353,939.57</u> |
| Paid-up capital..... | \$1,000,000.00 |
| Surplus beyond all liabilities..... | <u>437,275.03</u> |
| Surplus as regards policy-holders..... | <u>1,437,275.03</u> |
| Total liabilities, including capital and surplus..... | <u><u>\$2,791,214.60</u></u> |

INCOME.

| | |
|--|------------------------------|
| Cash received for gross premiums | \$2,248,065.89 |
| Deduct re-insurance, rebate, and return premiums.... | <u>2,566.07</u> |
| Net cash received for premiums..... | \$2,240,499.82 |
| Interest and dividends from all sources..... | 131,586.29 |
| Income from all other sources..... | <u>132.06</u> |
| Gross cash income..... | <u><u>\$2,372,218.17</u></u> |

EXPENDITURES.

| | |
|--|-----------------------|
| Gross amount paid for losses | \$1,106,696.66 |
| Commissions and brokerage | 589,400.22 |
| Salaries and fees of officers and employés | 174,275.16 |
| State and local taxes | 46,592.08 |
| All other payments and expenditures | 331,089.48 |
| Gross cash expenditures | <u>\$2,248,053.60</u> |

RISKS AND PREMIUMS.

| | <i>Risks.</i> | <i>Premiums.</i> |
|--|-------------------------|-----------------------|
| In force December 31, 1893 | \$250,264,712.00 | \$1,802,986.36 |
| Written or renewed during the year | 332,814,998.00 | 2,243,065.89 |
| Total | <u>\$583,079,710.00</u> | <u>\$4,046,052.25</u> |
| Deduct risks expired or terminated | 321,461,484.00 | 2,398,929.49 |
| In force at the end of the year | \$261,618,226.00 | \$1,647,122.76 |
| Deduct amount re-insured | 952,500.00 | 2,566.07 |
| Net amount in force, Dec. 31, 1894 | <u>\$260,665,726.00</u> | <u>\$1,644,556.69</u> |

MISCELLANEOUS.

| | |
|--|-----------------|
| Premiums received from organization to date | \$40,103,292.97 |
| Losses paid from organization to date | 17,211,964.63 |
| Losses incurred during the year | 1,450,707.42 |
| Cash dividends declared since commencing business | 1,758,000.00 |
| Company's stock owned by the directors, at par value | 90,600.00 |
| Amount loaned to officers and directors | 5,000.00 |
| Amount loaned to stockholders not officers | 5,000.00 |

BUSINESS IN NEW HAMPSHIRE, 1894.

| | |
|-------------------------|----------------|
| Risks written | \$3,907,250.00 |
| Premiums received | 27,582.64 |
| Losses paid | 9,263.63 |
| Losses incurred | 13,263.63 |

UNION CASUALTY AND SURETY COMPANY.

ST. LOUIS, MO.

Incorporated December 29, 1892. Commenced business April 18, 1893.

C. P. ELLERBE, *President*.O. K. CLARDY, *Secretary*.

CASH CAPITAL, \$250,000.00.

ASSETS.

| | |
|--|---------------------|
| Loans on mortgages of real estate (first liens)..... | \$172,000.00 |
| Market value of stocks and bonds..... | 285,250.00 |
| Loans on collateral securities..... | 25,000.00 |
| Cash in company's office..... | 127.61 |
| Cash deposited in bank..... | 10,743.93 |
| Interest due and accrued..... | 2,237.47 |
| Gross premiums in course of collection..... | 264,967.30 |
| Cash in transit (since received)..... | 17,577.06 |
| Gross assets..... | \$777,903.37 |

LIABILITIES.

| | |
|--|---------------------|
| Net amount of unpaid losses..... | \$39,490.52 |
| Unearned premiums at fifty per cent. of gross premiums.. | 344,118.35 |
| All other liabilities | 513.52 |
| Gross liabilities, except capital and surplus..... | \$384,122.39 |
| Paid-up capital..... | \$250,000.00 |
| Surplus beyond all liabilities..... | 143,780.98 |
| Surplus as regards policy-holders | 393,780.98 |
| Total liabilities, including capital and surplus..... | \$777,903.37 |

INCOME.

| | |
|--|---------------------|
| Cash received for gross premiums..... | \$701,561.84 |
| Deduct re-insurance, rebate, and return premiums.. | 132,795.79 |
| Net cash received for premiums..... | \$568,766.05 |
| Received for interest on mortgages..... | 6,465.02 |
| Interest and dividends from all other sources..... | 12,086.34 |
| Gross cash income..... | \$587,317.41 |

EXPENDITURES.

| | |
|---|---------------------|
| Gross amount paid for losses..... | \$213,512.50 |
| Commissions and brokerage | 179,982.34 |
| Salaries and fees of officers and employes..... | 32,835.26 |
| State and local taxes..... | 12,423.20 |
| Rents..... | 5,387.44 |
| All other payments and expenditures..... | 58,930.62 |
| Gross cash expenditures..... | <u>\$503,071.36</u> |

RISKS AND PREMIUMS.

| | <i>Accident.</i> | <i>Premiums.</i> |
|---|------------------------|---------------------|
| In force Dec. 31, 1893..... | \$14,536,100.00 | \$102,330.83 |
| Written or renewed during the year..... | 39,115,450.00 | 385,775.08 |
| Total..... | <u>\$53,651,550.00</u> | <u>\$488,105.91</u> |
| Deduct expirations and cancellations..... | 20,854,000.00 | 157,530.79 |
| Net amount in force Dec. 31, 1894..... | <u>\$32,797,550.00</u> | <u>\$330,575.12</u> |

| | <i>Employers' Liability.</i> | <i>Premiums.</i> |
|---|------------------------------|---------------------|
| In force Dec. 31, 1893..... | \$23,517,315.78 | \$163,099.19 |
| Written or renewed during the year..... | 51,980,600.00 | 385,948.59 |
| Total..... | <u>\$75,497,915.78</u> | <u>\$529,047.78</u> |
| Deduct expirations and cancellations..... | 40,521,800.00 | 235,808.14 |
| Net amount in force Dec. 31, 1894..... | <u>\$34,976,115.78</u> | <u>\$293,239.64</u> |

| | <i>Plate Glass.</i> | <i>Premiums.</i> |
|---|---------------------|--------------------|
| In force Dec. 31, 1893..... | \$39,679.01 | \$2,212.20 |
| Written or renewed during the year..... | 580,820.77 | 41,059.10 |
| Total..... | <u>\$620,499.78</u> | <u>\$43,271.30</u> |
| Deduct expirations and cancellations..... | 158,189.09 | 10,210.14 |
| Net amount in force Dec. 31, 1894..... | <u>\$462,310.69</u> | <u>\$33,061.16</u> |

| | <i>Steam Boiler.</i> | <i>Premiums.</i> |
|---|------------------------|--------------------|
| In force Dec. 31, 1893..... | \$8,199,896.76 | \$31,120.64 |
| Written or renewed during the year..... | 10,797,600.00 | 35,380.47 |
| Total..... | <u>\$18,997,496.76</u> | <u>\$66,501.11</u> |
| Deduct expirations and cancellations..... | 8,638,400.00 | 35,140.32 |
| Net amount in force Dec. 31, 1894..... | <u>\$10,359,096.76</u> | <u>\$31,360.79</u> |

MISCELLANEOUS.

| | |
|---|----------------|
| Premiums received from organization to date..... | \$1,291,052.44 |
| Losses paid from organization to date..... | 221,861.17 |
| Losses incurred during the year..... | 253,002.02 |
| Company's stock owned by the directors, at par value..... | 78,000.00 |

BUSINESS IN NEW HAMPSHIRE, 1894.

| | Amount at risk. | Premiums received. | Losses paid. | Losses incurred. |
|----------------------|--------------------|-----------------------|-----------------|---------------------|
| Accident..... | \$87,500.00 | \$712.12 | \$175.71 | \$175.71 |
| Employers' liability | 210,000.00 | 2,266.35 | 7.50 | 1,329.50 |
| Steam boiler..... | 22,500.00 | 52.50 | ..... | ..... |
| Aggregate..... | \$320,000.00 | \$3,030.97 | \$183.21 | \$1,505.21 |

LIFE INSURANCE COMPANIES

OF OTHER STATES.

DETAILED STATEMENTS OF ASSETS AND LIABILITIES, WITH
ABSTRACTS OF ANNUAL STATEMENTS, SHOWING THEIR
STANDING AND CONDITION ON THE 31ST DAY
OF DECEMBER, 1894.

ÆTNA LIFE INSURANCE COMPANY.

HARTFORD, CONN.

Incorporated, 1830. Commenced business, 1850.

MORGAN G. BULKELEY, *President.*

JOEL L. ENGLISH, *Secretary.*

CASH CAPITAL, \$1,500,000.00.

INCOME.

| | | |
|---|----------------|-----------------|
| New premiums without deductions..... | \$504,063.56 | |
| Renewal premiums without deductions..... | 4,080,164.58 | |
| Premiums received for renewals..... | 38,496.15 | |
| Premiums paid by surrendered policies..... | 15,456.25 | |
| Surrender values applied to purchase paid-up insurance and annuities..... | 247,130.90 | |
| Total..... | \$4,885,813.44 | |
| Deduct amount paid for re-insurance..... | 1,969.35 | |
| Total premium income..... | | \$4,833,344.09 |
| Cash received for interest on: | | |
| Mortgage loans..... | 1,257,612.85 | |
| Bonds owned and dividends on stock..... | 585,441.34 | |
| Premium notes, loans or liens..... | 78,130.40 | |
| Other debts due the company..... | 49,582.69 | |
| Discount on claims paid in advance..... | 3,582.35 | |
| Rents for the use of the company's property..... | 32,315.09 | |
| Dividends and surrender values on re-insurance..... | 568.34 | |
| Interest on deposits..... | 28,621.78 | |
| Total income..... | | \$6,869,198.93 |
| Net or ledger assets December 31, 1893..... | | 38,638,230.60 |
| Total..... | | \$45,507,429.53 |

DISBURSEMENTS.

| | | |
|--|----------------|----------------|
| Cash paid for losses and additions..... | \$1,924,582.63 | |
| Premium notes, loans or liens used in payment of same..... | 31,073.99 | |
| Cash paid for matured endowments and additions.... | 847,496.31 | |
| Premium notes, loans or liens used in payment of same..... | 4,826.69 | |
| Net amount paid for losses and endowments..... | | \$2,807,919.62 |

| | |
|--|------------------------|
| Cash paid for surrendered policies..... | \$213,294.09 |
| Premium notes, loans or liens used in purchase of surrendered policies and voided by lapse..... | 12,977.64 |
| Surrender values applied to pay running premiums..... | 15,456.25 |
| Surrender values applied to purchase paid-up insurance and annuities..... | 247,130.90 |
| Cash dividends paid policy-holders | 764,261.16 |
| Premium notes, loans or liens used in payment of dividends (Total paid policy-holders.....\$4,103,637.53) | 42,597.87 |
| Cash paid stockholders for interest or dividends..... | 150,000.00 |
| Commissions to agents..... | 519,478.06 |
| Salaries and traveling expenses of agents..... | 32,225.05 |
| Medical examiners' fees..... | 36,328.46 |
| Salaries and officers and office employes..... | 99,753.53 |
| Taxes and fees..... | 129,469.29 |
| Rent..... | 24,384.64 |
| Furniture and fixtures for offices..... | 1,646.10 |
| Advertising and printing..... | 11,245.86 |
| All other items..... | 71,650.79 |
| Total disbursements during the year..... | \$5,179,819.31 |
| Balance December 31, 1894..... | \$40,327,610.22 |

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

| | |
|---|------------------------|
| Cost value of real estate unincumbered..... | \$517,662.32 |
| Loans on mortgages of real estate (first liens)..... | 21,960,640.25 |
| Loans on collateral securities..... | 534,124.31 |
| Loans on company's policies as collateral..... | 636,658.62 |
| Premium notes, loans or liens on policies in force..... | 769,932.42 |
| Cost value of stocks and bonds..... | 11,726,720.16 |
| Cash in company's office..... | 35,019.58 |
| Cash deposited in banks..... | 4,125,485.87 |
| Bills receivable..... | 5,537.40 |
| Agents' ledger balances..... | 15,829.29 |
| Total net or ledger assets, as per balance..... | \$40,327,610.22 |

OTHER ASSETS.

Interest due and accrued on:

| | |
|---|--------------|
| Mortgages..... | \$323,426.00 |
| Stocks and bonds..... | 96,689.08 |
| Collateral loans..... | 5,865.21 |
| Premium notes, loans or liens..... | 172,884.19 |
| Market value of stocks and bonds over cost..... | 663,992.62 |

| | <i>New Business.</i> | <i>Renewals.</i> |
|--|--------------------------|---------------------|
| Premiums due and unreported on policies in force..... | \$44,412.75 | \$102,018.18 |
| Deferred premiums on policies in force.... | 88,741.63 | 218,718.89 |
| Total..... | \$78,154.38 | \$830,787.02 |
| Deduct cost of collection..... | 89,077.19 | 25,658.96 |
| | <u>\$39,077.19</u> | <u>\$295,078.06</u> |

Net amount of uncollected and deferred premiums..... \$34,155.25

Total assets as per books of the company..... \$41,914,622.52

ITEMS NOT ADMITTED.

| | |
|-------------------------------|------------------------|
| Agents' balances..... | \$15,829.29 |
| Bills receivable..... | 5,587.40 |
| Total items not admitted..... | <u>21,366.69</u> |
| Total admitted assets..... | <u>\$41,893,255.83</u> |

LIABILITIES.

Net present value of all outstanding policies, computed
according to the Actuaries' Table of Mortality, with 4
per cent. interest..... \$34,821,368.00

| | |
|---|-----------------|
| Matured endowments due and unpaid..... | \$58,283.00 |
| Death losses and matured endowments not due..... | 160,135.00 |
| Death losses and other policy claims resisted..... | 58,000.00 |
| Matured instalment policies unpaid..... | <u>6,822.00</u> |
| Total policy claims..... | 281,240.00 |
| Unpaid dividends of surplus due policy holders..... | 460,450.70 |
| Premiums paid in advance..... | 4,448.53 |
| Contingent surrender values..... | 16,978.35 |
| Bills payable..... | <u>5,175.63</u> |

| | |
|--|------------------------|
| Liabilities as to policy holders..... | \$35,089,661.21 |
| Paid-up capital..... | \$1,500,000.00 |
| Surplus over capital..... | <u>5,303,594.62</u> |
| Surplus as regards policy-holders..... | 6,803,594.62 |
| Gross liabilities..... | <u>\$41,893,255.83</u> |

PREMIUM NOTE ACCOUNT.

| | |
|--|---------------------|
| Premium notes, loans or liens on hand Dec. 31, 1898.... | \$825,964.88 |
| Premium notes, loans or liens received during the year..... | <u>38,496.15</u> |
| Total..... | <u>\$864,462.53</u> |

Deductions during the year as follows: Notes, loans, or
liens used in:

| | | |
|--|-------------|---------------------|
| Payment of losses and claims..... | \$35,900.68 | |
| Purchase of surrendered policies and voided by lapse | 12,977.64 | |
| Payment of dividends to policy-holders..... | 42,597.87 | |
| Redeemed by maker in cash..... | 8,058.92 | |
| Total reduction..... | | \$94,530.11 |
| Balance of note assets December 31, 1894..... | | <u>\$769,932.42</u> |

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1893.

| | <i>Number.</i> | <i>Amount.</i> |
|--------------------------|----------------|-----------------|
| Whole life policies..... | 35,149 | \$48,797,316.00 |
| Endowment policies..... | 36,198 | 60,163,420.00 |
| All other policies..... | 11,398 | 26,489,987.00 |

NEW POLICIES ISSUED DURING THE YEAR.

| | | |
|--------------------------|-------|---------------|
| Whole life policies..... | 1,283 | 2,025,916.00 |
| Endowment policies..... | 6,148 | 11,188,806.00 |
| All other policies..... | 1,812 | 3,976,879.00 |

OLD POLICIES REVIVED AND INCREASED.

| | | |
|--------------------------|----|------------|
| Whole life policies..... | 8 | 50,917.00 |
| Endowment policies..... | 42 | 154,292.00 |
| All other policies..... | 31 | 79,050.00 |

ADDITIONS BY DIVIDENDS.

| | | |
|--|--------|-------------------------|
| All other policies..... | 223 | 480,600.00 |
| Total number and amount..... | 92,242 | \$153,407,183.00 |
| Deduct policies ceased to be in force..... | 8,872 | 17,499,387.00 |
| Total in force December 31, 1894..... | 83,370 | <u>\$135,907,796.00</u> |

| | | |
|-----------------------------------|--------|-------------------------|
| Whole life policies in force..... | 34,725 | \$47,952,114.00 |
| Endowment policies in force..... | 37,776 | 62,996,970.00 |
| All other policies in force..... | 10,869 | 24,958,712.00 |
| Total number and amount..... | 83,370 | <u>\$135,907,796.00</u> |

TERMINATED AS FOLLOWS:

| | | |
|-----------------------------|--------------|------------------------|
| By death..... | 1,210 | \$1,985,060.00 |
| maturity..... | 752 | 865,744.00 |
| expiry..... | 638 | 1,416,079.00 |
| surrender..... | 1,407 | 2,459,481.00 |
| lapse..... | 3,015 | 6,876,609.00 |
| change and decrease..... | 10 | 114,455.00 |
| Not taken..... | 1,617 | 3,301,359.00 |
| From endowment to term..... | 223 | 480,600.00 |
| Total..... | <u>8,872</u> | <u>\$17,499,387.00</u> |

BUSINESS IN NEW HAMPSHIRE.

| | | |
|--|--------------|-----------------------|
| Policies in force December 31, 1893..... | 1,014 | \$1,324,946.00 |
| Policies issued during the year..... | 61 | 106,442.00 |
| Total..... | <u>1,075</u> | <u>\$1,431,388.00</u> |
| Deduct policies ceased to be in force..... | 61 | 111,950.00 |
| In force in New Hampshire, Dec. 31, 1894... | <u>1,014</u> | <u>\$1,319,438.00</u> |
| Losses and claims unpaid December 31, 1893..... | 3 | \$3,200.00 |
| Losses incurred during 1894..... | 31 | 50,999.00 |
| Total..... | <u>34</u> | <u>\$54,199.00</u> |
| Losses and claims paid during 1894..... | <u>32</u> | <u>\$52,304.00</u> |
| Premiums collected or secured without deductions: | | |
| Cash, \$41,149.66; notes or credits, \$476.31..... | | <u>\$41,626.04</u> |

ACCIDENT DEPARTMENT.

RISKS AND PREMIUMS.

| | <i>Accident Risks.</i> | <i>Premiums.</i> |
|---|----------------------------|---------------------|
| In force Dec. 31, 1893..... | \$20,755,300.00 | \$92,171.66 |
| Written or renewed during the year..... | 39,219,750.00 | 153,372.24 |
| Total..... | <u>\$59,975,050.00</u> | <u>\$245,543.90</u> |
| Deduct risks expired or terminated..... | <u>30,202,500.00</u> | <u>119,529.10</u> |
| In force at the end of the year..... | \$29,772,550.00 | \$126,014.80 |
| Deduct amount re-insured..... | 541,500.00 | 2,038.00 |
| Net amount in force Dec. 31, 1894..... | <u>\$29,231,050.00</u> | <u>\$123,976.80</u> |

BUSINESS IN NEW HAMPSHIRE, 1894.

| | |
|-----------------------------|--------------|
| Accident risks written..... | \$222,500.00 |
| Premiums received..... | 1,532.84 |
| Losses paid..... | 5,205.00 |
| Losses incurred..... | 5,205.00 |

CONNECTICUT GENERAL LIFE INSURANCE
COMPANY.

HARTFORD, CONN.

Incorporated June, 1865. Commenced business December, 1865.

THOMAS W. RUSSELL, *President*. FREDERICK V. HUDSON, *Secretary*.

CASH CAPITAL, \$150,000.00.

INCOME.

| | |
|---|--------------|
| New premiums without deductions..... | \$46,853.05 |
| Renewal premiums without deductions..... | 290,823.73 |
| Premiums received for renewals..... | 5,988.92 |
| Premiums paid by dividends..... | 5,289.45 |
| Premiums paid by surrendered policies..... | 1,809.29 |
| Surrender values applied to purchase paid-up insurance..... | 7,089.00 |
| Cash received for annuities..... | 1,000.00 |
| Total..... | \$358,823.44 |
| Deduct amount paid for re-insurance..... | 5,929.53 |
| Total premium income..... | \$352,893.91 |
| Cash received for interest on: | |
| Mortgage loans..... | 100,101.79 |
| Bonds owned and dividends on stock..... | 17,058.56 |
| Premium notes, loans or liens..... | 2,535.15 |
| Other debts due the company..... | 4,673.51 |
| Discount on claims paid in advance..... | 120.93 |
| Rents for use of company's property..... | 5,652.93 |
| Profits on real estate sold..... | 487.20 |
| Surrender values on re-insurance..... | 669.00 |
| Premiums restored by revival of policies..... | 71.46 |
| Total income..... | \$484,264.44 |

| | |
|---|-----------------------|
| Net or ledger assets Dec. 31, 1893..... | \$2,411,652.42 |
| Total..... | <u>\$2,895,916.86</u> |

DISBURSEMENTS.

| | |
|--|-----------------------|
| Cash paid for losses..... | \$115,969.00 |
| Cash paid for matured endowments..... | <u>42,062.94</u> |
| Gross amount paid for losses and endowments.... | \$158,031.94 |
| Received for losses or claims on policies re-insured.. | <u>2,182.46</u> |
| Net amount paid for losses and endowments..... | \$155,849.48 |
| Cash paid for surrendered policies..... | 22,522.13 |
| Premium notes, loans, or liens used in purchase of surrendered policies and voided by lapse..... | 645.59 |
| Surrender values applied to pay running premiums..... | 1,809.29 |
| Surrender values applied to purchase paid-up insurance.. | 7,089.00 |
| Cash dividends paid policy-holders..... | 21,494.43 |
| Cash dividends applied in payment of premiums..... | 5,299.45 |
| Premium notes, loans, or liens used in payment of dividends | 723.74 |
| (Total paid policy-holders..... | \$215,383.11) |
| Cash paid stockholders for interest or dividends..... | 12,000.00 |
| Commissions to agents..... | 31,620.46 |
| Salaries and travelling expenses of agents..... | 22,897.11 |
| Medical examiners' fees..... | 3,648.00 |
| Salaries of officers and office employés..... | 18,470.01 |
| Taxes and fees..... | 6,209.65 |
| Profit and loss account..... | 370.00 |
| All other items..... | 16,138.12 |
| Total disbursements during the year..... | <u>\$326,736.46</u> |
| Balance Dec. 31, 1894..... | <u>\$2,569,180.40</u> |

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

| | |
|--|-----------------------|
| Cost value of real estate unincumbered..... | \$218,343.55 |
| Loans on mortgages of real estate (first liens)..... | 1,745,969.31 |
| Loans on collateral securities..... | 5,989.61 |
| Loans on company's policies as collateral..... | 72,908.13 |
| Premium notes, loans, or liens on policies in force..... | 51,095.85 |
| Cost value of stocks and bonds..... | 435,396.28 |
| Cash in company's office..... | 1,898.47 |
| Cash deposited in banks..... | 35,063.79 |
| Bills receivable..... | 705.00 |
| Agents' ledger balances..... | 610.41 |
| Total net or ledger assets as per balance..... | <u>\$2,569,180.40</u> |
| Deduct depreciation from cost of real estate..... | 48,910.78 |
| Total net or ledger assets, less depreciation..... | <u>\$2,520,269.62</u> |

OTHER ASSETS.

Interest due and accrued on:

| | |
|---|-------------|
| Mortgages..... | \$36,088.68 |
| Stocks and bonds..... | 9,835.63 |
| Collateral loans..... | 31.95 |
| Premium notes, loans, or liens..... | 8,563.36 |
| Loans on policies..... | 2,084.53 |
| Market value of stocks and bonds over cost..... | 15,828.72 |

*New
Business. Renewals.*

| | | |
|--|-------------------|--------------------|
| Premiums due and unreported on policies in force..... | \$5,554.02 | \$11,747.90 |
| Deferred premiums on policies in force..... | 8,459.10 | 48,884.92 |
| Total..... | \$15,013.12 | \$60,632.82 |
| Deduct cost of collection..... | 9,758.52 | 4,547.46 |
| | <u>\$5,254.60</u> | <u>\$56,085.36</u> |

Net amount of uncollected and deferred premiums.... 61,339.96

Total assets as per books of the company..... \$2,654,042.45

ITEMS NOT ADMITTED.

| | |
|-------------------------------|-----------------------|
| Agents' balances..... | \$610.41 |
| Bills receivable..... | <u>705.00</u> |
| Total items not admitted..... | 1,315.41 |
| Total admitted assets..... | <u>\$2,652,727.04</u> |

LIABILITIES.

| | |
|--|------------------------------|
| Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent. interest..... | \$2,104,818.00 |
| Deduct net value of re-insured risks..... | <u>30,791.00</u> |
| Net re-insurance reserve..... | \$2,074,027.00 |
| Matured endowments due and unpaid..... | \$13,667.90 |
| Death losses not due..... | <u>20,176.00</u> |
| Total policy claims..... | 33,843.90 |
| Unpaid dividends of surplus due policy-holders..... | 824.93 |
| Premiums paid in advance..... | <u>1,701.47</u> |
| Liabilities as to policy-holders..... | \$2,110,397.30 |
| Paid-up capital..... | \$150,000.00 |
| Surplus over capital..... | <u>392,329.74</u> |
| Surplus as regards policy-holders..... | 542,329.74 |
| Gross liabilities..... | <u><u>\$2,652,727.04</u></u> |

PREMIUM NOTE ACCOUNT.

| | | |
|--|-------------|--------------------|
| Premium notes, loans, or liens on hand Dec. 31, 1893.. | \$51,316.64 | |
| Premium notes, loans, or liens received during the year..... | 6,070.38 | |
| Total..... | | \$57,387.02 |
| Deductions during the year as follows: Notes, loans, or liens used in: | | |
| Purchase of surrendered policies and voided by lapse | \$645.59 | |
| Payment of dividends to policy-holders..... | 723.74 | |
| Redeemed by maker in cash..... | 4,321.84 | |
| Total reduction..... | | 5,691.17 |
| Balance of note assets Dec. 31, 1894..... | | <u>\$51,695.85</u> |

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1893.

| | Number. | Amount. |
|--------------------------|---------|----------------|
| Whole life policies..... | 4,231 | \$6,047,493.00 |
| Endowment policies..... | 3,872 | 4,517,452.32 |
| All other policies..... | 32 | 106,819.00 |

NEW POLICIES ISSUED DURING THE YEAR.

| | | |
|--------------------------|-----|------------|
| Whole life policies..... | 577 | 944,797.00 |
| Endowment policies..... | 660 | 762,178.00 |
| All other policies..... | 4 | 25,000.00 |

OLD POLICIES REVIVED.

| | | |
|--------------------------|----|-----------|
| Whole life policies..... | 10 | 9,200.00 |
| Endowment policies..... | 14 | 17,300.00 |

OLD POLICIES CHANGED AND INCREASED.

| | | |
|--------------------------|----|-----------|
| Whole life policies..... | 12 | 19,115.00 |
| Endowment policies..... | 2 | 4,410.00 |

| | | |
|--|-------|-----------------|
| Total number and amount..... | 9,414 | \$12,453,764.32 |
| Deduct policies ceased to be in force..... | 924 | 1,339,121.00 |

| | | |
|-----------------------------------|--------------|------------------------|
| Total in force Dec. 31, 1894..... | <u>8,490</u> | <u>\$11,114,643.32</u> |
|-----------------------------------|--------------|------------------------|

| | Number. | Amount. |
|-----------------------------------|--------------|------------------------|
| Whole life policies in force..... | 4,367 | \$6,268,856.00 |
| Endowment policies in force..... | 4,099 | 4,736,678.32 |
| All other policies in force..... | 24 | 89,109.00 |
| Total number and amount..... | <u>8,490</u> | <u>\$11,114,643.32</u> |

TERMINATED AS FOLLOWS:

| | | |
|--------------------------|------------|-----------------------|
| By death..... | 73 | \$123,495.00 |
| maturity..... | 93 | 160,025.00 |
| expiry..... | 5 | 21,000.00 |
| surrender..... | 153 | 191,484.00 |
| lapse..... | 413 | 524,180.00 |
| change and decrease..... | 14 | 89,937.00 |
| Not taken..... | 173 | 229,000.00 |
| Total..... | <u>924</u> | <u>\$1,339,121.00</u> |

BUSINESS IN NEW HAMPSHIRE.

| | Number. | Amount. |
|---|------------|---------------------|
| Policies in force Dec. 31, 1893..... | 251 | \$285,458.00 |
| Policies issued during the year..... | 68 | 78,270.00 |
| Total..... | <u>319</u> | <u>\$363,728.00</u> |
| Deduct policies ceased to be in force..... | 37 | 47,707.00 |
| In force in New Hampshire, Dec. 31, 1894..... | 282 | \$316,021.00 |
| Losses incurred and paid during 1894..... | 3 | 1,591.20 |
| Premiums collected or secured without deductions .... | .... | <u>10,757.80</u> |

CONNECTICUT MUTUAL LIFE INSURANCE
COMPANY.

HARTFORD, CONN.

Incorporated June 15, 1843. Commenced business December 15, 1846.

JACOB L. GREENE, *President.*EDWARD M. BUNCE, *Secretary.*

INCOME.

| | |
|---|-------------------|
| New premiums without deductions..... | \$310,153.95 |
| Renewal premiums without deductions..... | 3,011,717.37 |
| Premiums paid by dividends..... | 1,119,394.06 |
| Premiums paid by surrendered policies..... | 29,327.09 |
| Surrender values applied to purchase paid-up insurance and annuities..... | <u>216,480.39</u> |
| Total premium income..... | \$4,677,972.86 |

Cash received for interest on:

| | |
|--|------------------------|
| Mortgage loans..... | \$2,203,847.54 |
| Bonds owned and dividends on stock..... | 639,968.00 |
| Premium notes, loans, or liens..... | 78,539.74 |
| Other debts due the company..... | 16,397.55 |
| Discount on claims paid in advance..... | 1,212.97 |
| Rents for use of company's property..... | 268,442.48 |
| Profits on bonds or stocks and real estate sold..... | 19,377.25 |
| All other assets..... | 821.00 |
| Total income..... | \$7,906,579.41 |
| Net or ledger assets, Dec. 31, 1893..... | 59,926,199.59 |
| Total..... | \$67,832,779.00 |

DISBURSEMENTS.

| | |
|--|------------------------|
| Cash paid for losses and additions..... | \$3,921,099.00 |
| Premium notes, loans, or liens used in payment of same..... | 25,959.99 |
| Cash paid for matured endowments and additions..... | 326,909.69 |
| Premium notes, loans, or liens used in payment of same..... | 206.31 |
| Net amount paid for losses and endowments..... | \$4,273,874.99 |
| Cash paid for surrendered policies..... | 394,335.35 |
| Premium notes, loans, or liens used in purchase of surrendered policies and voided by lapse..... | 20,379.50 |
| Surrender values applied to pay running premiums..... | 29,327.09 |
| Surrender values applied to purchase paid-up insurance and annuities..... | 216,480.39 |
| Cash dividends paid policy-holders..... | 116,801.87 |
| Cash dividends applied in payment of premiums..... | 1,110,294.08 |
| Premium notes, loans, or liens used in payment of dividends..... | 38,319.75 |
| <i>(Total paid policy-holders..... \$6,199,812.52)</i> | |
| Commissions to agents..... | 330,098.94 |
| Salaries and travelling expenses of agents..... | 26,787.13 |
| Medical examiners' fees..... | 24,153.88 |
| Salaries of officers and office employes..... | 140,554.54 |
| Taxes and fees..... | 300,528.14 |
| Rent..... | 7,746.65 |
| Advertising and printing..... | 46,444.98 |
| All other items..... | 210,253.86 |
| Total disbursements during the year..... | \$7,236,380.64 |
| Balance Dec. 31, 1894..... | \$60,546,398.36 |

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

| | |
|--|------------------------|
| Cost value of real estate unincumbered..... | \$7,362,583.74 |
| Loans on mortgages of real estate (first liens)..... | 37,484,848.18 |
| Loans on collateral securities..... | 12,300.00 |
| Premium notes, loans, or liens on policies in force..... | 1,259,444.15 |
| Cost value of stocks and bonds..... | 12,637,850.50 |
| Cash deposited in banks..... | 1,784,032.30 |
| Bills receivable..... | 1,546.43 |
| Agents' ledger balances..... | 3,793.06 |
| Total net or ledger assets, as per balance..... | <u>\$60,546,398.36</u> |

OTHER ASSETS.

Interest due and accrued on:

| | |
|---|--------------|
| Mortgages..... | \$743,826.85 |
| Stocks and bonds..... | 112,908.91 |
| Collateral loans..... | 262.08 |
| Premium notes, loans, or liens..... | 134,462.79 |
| Rents due and accrued..... | 7,091.83 |
| Market value of stocks and bonds over cost..... | 486,721.50 |

New Business. Renewals.

| | | |
|---|--------------------|---------------------|
| Premiums due and unreported on policies in force..... | ..... | ..... |
| Deferred premiums on policies in force | \$35,690.30 | \$218,375.97 |
| Total..... | \$35,690.30 | \$218,375.97 |
| Deduct average loading (20 per cent.) | 7,138.06 | 43,675.20 |
| | <u>\$28,552.24</u> | <u>\$174,700.77</u> |

Net amount of uncollected and deferred premiums..... 203,253.01

Total assets as per books of the company..... \$62,294,925.33

ITEMS NOT ADMITTED.

| | |
|-------------------------------|------------------------|
| Agents' balances..... | \$3,793.06 |
| Bills receivable..... | 1,546.43 |
| Total items not admitted..... | <u>5,339.49</u> |
| Total admitted assets..... | <u>\$62,229,585.84</u> |

LIABILITIES.

Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent. interest..... \$53,334,034.00

| | | |
|---|-------------|------------------------|
| Death losses due and unpaid..... | \$12,123.50 | |
| Matured endowments due and unpaid..... | 11,912.00 | |
| Death losses and matured endowments not due.... | 26,640.00 | |
| Death losses and other policy claims resisted..... | 59,670.00 | |
| Total policy claims..... | | 180,361.50 |
| Unpaid dividends of surplus due policy-holders..... | | 487,479.56 |
| Premiums paid in advance..... | | 40,520.49 |
| Reserve on account of lapsed policies..... | | 323,090.00 |
| All other liabilities..... | | 106,170.00 |
| Liabilities as to policy-holders..... | | \$54,471,655.55 |
| Surplus as regards policy-holders..... | | 7,757,930.29 |
| Gross liabilities..... | | <u>\$62,229,585.84</u> |

PREMIUM NOTE ACCOUNT.

| | | |
|--|----------------|-----------------------|
| Premium notes, loans, or liens on hand Dec. 31, 1893 | \$1,351,625.21 | |
| Premium notes, loans, or liens received during the year..... | 831.00 | |
| Total..... | | \$1,352,446.21 |
| Deductions during the year, as follows: Notes, loans, or liens, used in: | | |
| Payment of losses and claims..... | \$26,166.30 | |
| Purchase of surrendered policies and voided by lapse..... | 20,379.50 | |
| Payment of dividends to policy-holders..... | 33,319.75 | |
| Redeemed by maker in cash..... | 8,126.51 | |
| Total reduction..... | | 93,002.06 |
| Balance of note assets Dec. 31, 1894..... | | <u>\$1,259,444.15</u> |

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1893.

| | Number. | Amount. |
|--------------------------|---------|------------------|
| Whole life policies..... | 60,161 | \$145,008,734.00 |
| Endowment policies..... | 5,540 | 11,990,764.00 |

NEW POLICIES ISSUED DURING THE YEAR.

| | | |
|--------------------------|-------|--------------|
| Whole life policies..... | 3,527 | 8,858,299.00 |
| Endowment policies..... | 550 | 1,251,921.00 |

OLD POLICIES REVIVED.

| | | |
|--------------------------|----|------------|
| Whole life policies..... | 40 | 112,105.00 |
| Endowment policies..... | 3 | 5,095.00 |

OLD POLICIES INCREASED.

| | | |
|--|--------|------------------|
| Whole life policies..... | ..... | 85,287.00 |
| Endowment policies..... | ..... | 18,500.00 |
| Total number and amount..... | 69,281 | \$167,325,705.00 |
| Deduct policies ceased to be in force..... | 3,842 | 10,638,834.00 |
| Total in force Dec. 31, 1894..... | 65,979 | \$156,686,871.00 |

| | Number. | Amount. |
|-----------------------------------|---------|------------------|
| Whole life policies in force..... | 60,336 | \$144,476,031.00 |
| Endowment policies in force..... | 5,643 | 12,210,840.00 |
| Total number and amount..... | 65,979 | \$156,686,871.00 |

TERMINATED AS FOLLOWS:

| | | |
|--------------------------|-------|-----------------|
| By death..... | 491 | \$3,923,587.00 |
| maturity..... | 203 | 325,751.00 |
| surrender..... | 667 | 1,561,071.00 |
| lapse..... | 1,232 | 2,844,000.00 |
| change and decrease..... | ..... | 1,366,425.00 |
| Not taken..... | 249 | 618,000.00 |
| Total..... | 3,842 | \$10,638,834.00 |

BUSINESS IN NEW HAMPSHIRE.

| | | |
|---|-------|----------------|
| Policies in force Dec. 31, 1893..... | 692 | \$1,603,935.00 |
| Policies issued during year..... | 35 | 68,500.00 |
| Total..... | 727 | \$1,672,435.00 |
| Deduct policies ceased to be in force..... | 17 | 28,441.05 |
| In force in New Hampshire, Dec. 31, 1894..... | 710 | \$1,643,994.00 |
| Losses and claims paid during 1894..... | ..... | \$10,993.37 |
| Premiums collected or secured without deductions..... | ..... | \$32,901.10 |

EQUITABLE LIFE ASSURANCE SOCIETY.

NEW YORK CITY.

Incorporated July 26, 1859. Commenced business July 28, 1859.

HENRY B. HYDE, *President.*WILLIAM ALEXANDER, *Secretary.*

CASH CAPITAL, \$100,000.00.

INCOME.

| | |
|---|-------------------------|
| New premiums without deductions..... | \$4,415,322.06 |
| Renewal premiums without deductions | 28,278,787.86 |
| Premiums paid by dividends..... | 865,158.47 |
| Surrender values applied to purchase paid-up insurance and annuities..... | 2,093,993.00 |
| Cash received for annuities..... | 385,669.70 |
| Total premium income..... | \$36,038,931.09 |
| Cash received for interest on: | |
| Mortgage loans | 1,163,826.71 |
| Bonds owned and dividends on stock..... | 4,055,831.30 |
| Other debts due the company..... | 827,803.47 |
| Rents for use of company's property..... | 1,583,333.94 |
| Total income..... | \$43,669,726.51 |
| Net or ledger assets December 31, 1893..... | 162,617,018.79 |
| Total..... | \$206,286,745.30 |

DISBURSEMENTS.

| | |
|---|------------------------|
| Cash paid for losses and additions..... | \$11,033,979.71 |
| Cash paid for matured endowments and additions.. | 794,564.28 |
| Case paid on instalment policies..... | 2,700.00 |
| Net amount paid for losses and endowments..... | \$11,831,263.99 |
| Cash paid for annuities..... | 385,811.98 |
| Cash paid for surrendered policies..... | 3,022,549.42 |
| Surrender values applied to purchase paid-up insurance and annuities..... | 2,093,993.00 |
| Cash dividends paid policy-holders..... | 1,274,576.11 |

| | |
|---|-------------------------|
| Cash dividends applied to purchase paid-up additions and annuities..... | \$865,158.47 |
| (Total paid policy-holders.....\$19,478,352.97) | |
| Cash paid stockholders for interest or dividends..... | 7,000.00 |
| Commissions to agents..... | 4,283,873.24 |
| Salaries and travelling expenses of agents..... | 244,066.92 |
| Medical examiners' fees..... | 279,053.89 |
| Salaries of officers and office employes..... | 572,401.61 |
| Taxes and fees..... | 490,206.68 |
| Rent..... | 283,470.94 |
| Commuting commissions..... | 548,633.88 |
| Furniture and fixtures for offices..... | 4,919.90 |
| Advertising and printing..... | 265,424.37 |
| All other items..... | 974,059.53 |
| Total disbursements during the year..... | <u>\$27,426,483.93</u> |
| Balance Dec. 31, 1894..... | <u>\$178,860,261.37</u> |

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

| | |
|--|-------------------------|
| Book value of real estate unincumbered..... | \$39,413,248.27 |
| Loans on mortgages of real estate (first liens)..... | 26,342,841.16 |
| Loans on collateral securities..... | 5,663,500.00 |
| Loans on company's policies as collateral..... | 906,077.50 |
| Book value of stocks and bonds..... | 93,256,373.37 |
| Cash in company's office..... | 2,287,140.05 |
| Cash deposited in banks..... | 9,085,330.10 |
| Agents' ledger balances..... | 1,350,590.20 |
| Commuted commissions..... | 555,160.72 |
| Total net or ledger assets, as per balance..... | <u>\$178,860,261.37</u> |

OTHER ASSETS.

Interest due and accrued on:

| | | | |
|---|---|-------|--------------|
| Mortgages, | } | ..... | \$375,550.35 |
| Stocks and bonds, | | | |
| Collateral loans, | | | |
| Other assets..... | | | 55,520.39 |
| Rents due and accrued..... | | | 96,129.32 |
| Market value of stocks and bonds over book value..... | | | 2,466,104.63 |

New Business. Renewals.

| | | |
|--|-----------------------|-----------------------|
| Premiums due and unreported on policies in force*..... | \$679,796.00 | \$306,739.00 |
| Deferred premiums on policies in force..... | 834,522.00 | 2,177,378.00 |
| Total..... | <u>\$1,004,318.00</u> | <u>\$2,984,112.00</u> |

* Less premiums paid in advance.

| | | | |
|--|---------------------|-----------------------|------------------|
| Deduct average loading (20 per cent.).. | <u>\$200,262.00</u> | <u>\$506,522.40</u> | |
| | <u>\$803,454.40</u> | <u>\$2,387,369.00</u> | |
| Net amount of uncollected and deferred premiums..... | | | \$3,190,744.00 |
| Total assets as per books of the company..... | | | \$185,044,310.06 |

ITEMS NOT ADMITTED.

| | | |
|-------------------------------|-------------------|------------------|
| Agents' balances | \$1,350,560.30 | |
| Commuted commissions..... | <u>556,160.72</u> | |
| Total items not admitted..... | | 1,906,721.02 |
| Total admitted assets..... | | \$183,138,589.14 |

LIABILITIES.

| | | |
|--|----------------------|-------------------------|
| Net present value of all outstanding policies, computed according to the actuaries' table of mortality, with 4 per cent. interest..... | | \$145,972,696.00 |
| Death losses due and unpaid and dividends..... | \$223,621.52 | |
| Matured endowments due and unpaid..... | 17,687.10 | |
| Death losses and matured endowments not due..... | <u>1,065,292.32</u> | |
| Death losses and other policy claims resisted..... | 156,307.00 | |
| Due and unpaid on annuity claims..... | 11,112.37 | |
| Matured instalment policies unpaid..... | <u>83,414.00</u> | |
| Total policy claims | | 1,476,334.21 |
| Unpaid dividends of surplus due policy-holders..... | | <u>114,211.00</u> |
| Liabilities as to policy-holders..... | | \$147,563,241.21 |
| Paid-up capital..... | \$100,000.00 | |
| Surplus over capital..... | <u>35,475,317.93</u> | |
| Surplus as regards policy-holders..... | | \$35,575,317.93 |
| Gross liabilities | | <u>\$183,138,560.14</u> |

EXHIBITS OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1893.

| | Number. | Amount. |
|------------------------------|---------|------------------|
| Whole life policies..... | 234,378 | \$782,086,743.00 |
| Endowment policies..... | 41,237 | 139,060,963.00 |
| All other policies..... | 2,820 | 5,008,396.00 |
| Reversionary additions | | 6,422,485.00 |

NEW POLICIES ISSUED DURING THE YEAR.

| | <i>Number.</i> | <i>Amount.</i> |
|---------------------------|----------------|------------------|
| Whole life policies | 41,676 | \$133,175,964.00 |
| Endowment policies | 9,815 | 31,455,144.00 |
| All other policies | 735 | 2,232,787.00 |

OLD POLICIES REVIVED.

| | | |
|--------------------------|-------|----------------|
| Whole life policies..... | 1,489 | \$6,345,272.00 |
| Endowment policies..... | 312 | 1,212,965.00 |
| All other policies..... | 19 | 56,000.00 |

ADDITIONS BY DIVIDENDS.

| | | |
|-----------------------------|-------|--------------|
| Reversionary additions..... | | 1,492,887.00 |
|-----------------------------|-------|--------------|

| | | |
|--|---------|--------------------|
| Total number and amount..... | 332,481 | \$1,108,503,596.00 |
| Deduct policies ceased to be in force..... | 50,904 | 194,946,863.00 |

| | | |
|---------------------------------------|---------|------------------|
| Total in force December 31, 1894..... | 281,577 | \$913,556,733.00 |
|---------------------------------------|---------|------------------|

| | <i>Number.</i> | <i>Amount.</i> |
|---------------------------------------|----------------|------------------|
| Whole life policies in force..... | 235,504 | \$758,671,183.00 |
| Endowment policies in force.... | 43,149 | 143,741,787.00 |
| All other policies in force..... | 2,924 | 4,645,716.00 |
| Reversionary additions in force ..... | ..... | 6,498,097.00 |
| Total number and amount.... | 281,577 | \$913,556,733.00 |

TERMINATED AS FOLLOWS:

| | | |
|---------------------------------------|--------|------------------|
| By death..... | 3,051 | \$11,253,337.00 |
| maturity..... | 219 | 785,222.00 |
| expiry | 273 | 847,955.00 |
| surrender..... | 10,356 | 40,018,969.00 |
| lapse | 24,852 | 65,568,019.00 |
| Not taken, changed and decreased..... | 12,153 | 76,473,361.00 |
| Total..... | 50,904 | \$194,946,863.00 |

BUSINESS IN NEW HAMPSHIRE.

| | | |
|--|-----|----------------|
| Policies in force Dec. 31, 1893..... | 499 | \$1,421,135.00 |
| Policies issued during year | 61 | 166,355.00 |
| Total..... | 560 | \$1,587,490.00 |
| Deduct policies ceased to be in force..... | 82 | 304,589.00 |
| In force in New Hampshire, Dec. 31, 1894.... | 478 | \$1,282,901.00 |
| Losses and claims unpaid Dec. 31, 1893..... | 1 | \$3,000.00 |
| Losses incurred during 1894..... | 9 | 15,070.00 |
| Total..... | 10 | \$18,070.00 |

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| Losses and claims paid during 1894..... | 9 | \$17,830.00 |
| Premiums collected or secured without deductions..... | | \$35,770.64 |

MANHATTAN LIFE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated 1850. Commenced business August 1, 1850.

HENRY B. STOKES, *President.*

WILLIAM C. FRAZEE, *Secretary.*

CASH CAPITAL, \$100,000.00.

INCOME.

| | |
|--|-----------------|
| New premiums without deductions..... | \$263,966.78 |
| Renewal premiums without deductions..... | 1,563,456.16 |
| Premiums received for renewals..... | 45,365.54 |
| Premiums paid by dividends..... | 97,224.33 |
| Surrender values applied to purchase paid-up insurance and annuities. | 90,641.75 |
| Cash received for annuities..... | 6,600.00 |
| Total premium income..... | \$2,056,336.10 |
| Cash received for interest on: | |
| Mortgage loans..... | 189,575.62 |
| Bonds owned and dividends on stock..... | 162,950.50 |
| Premium notes, loans, or liens..... | 40,751.43 |
| Other debts due the company..... | 149,618.99 |
| Rents for use of company's property..... | 108,953.43 |
| Profits on bonds or stocks and real estate sold..... | 17,586.06 |
| Surrender values on re-insurance..... | 1,722.15 |
| Premiums restored by revival of policies..... | 708.46 |
| Total income..... | \$2,723,202.76 |
| Net or ledger assets Dec. 31, 1893..... | 12,859,642.60 |
| Total..... | \$15,582,845.36 |

DISBURSEMENTS.

| | |
|--|-----------------|
| Cash paid for losses and additions..... | \$1,334,827.54 |
| Premium notes, loans, or liens used in payment of same..... | 36,347.08 |
| Cash paid for matured endowments and additions.... | 78,479.27 |
| Premium notes, loans, or liens used in payment of same..... | 575.73 |
| Gross amount paid for losses and endowments.... | \$1,450,229.57 |
| Received for losses or claims on policies re-insured.. | 20,000.00 |
| Net amount paid for losses and endowments..... | \$1,430,229.57 |
| Cash paid to annuitants..... | 4,122.56 |
| Cash paid for surrendered policies..... | 158,461.32 |
| Premium notes, loans, or liens used in purchase of surrendered policies and voided by lapse..... | 40,235.97 |
| Surrender values applied to purchase paid-up insurance and annuities..... | 90,641.75 |
| Cash dividends paid policy-holders..... | 7,498.38 |
| Cash dividends applied in payment of premiums..... | 95,218.56 |
| Cash dividends applied to purchase paid-up additions and annuities..... | 2,005.77 |
| Premium notes, loans, or liens used in payment of dividends..... | 3,201.77 |
| (Total paid policy-holders | \$1,831,615.65) |
| Cash paid stockholders for interest or dividends..... | 16,000.00 |
| Commissions to agents..... | 279,171.62 |
| Salaries and travelling expenses of agents..... | 76,971.95 |
| Medical examiners' fees..... | 46,935.25 |
| Salaries of officers and office employes..... | 92,064.19 |
| Taxes and fees..... | 35,526.77 |
| Rent..... | 56,895.47 |
| Commuting commissions..... | 7,409.09 |
| Furniture and fixtures for offices..... | 1,237.25 |
| Advertising and printing..... | 14,310.02 |
| All other items..... | 120,261.24 |
| Total disbursements during the year..... | \$2,578,418.50 |
| Balance Dec. 31, 1894..... | \$18,004,426.86 |

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

| | |
|--|----------------|
| Cost value of real estate unincumbered..... | \$3,302,368.19 |
| Loans on mortgages of real estate (first liens)..... | 4,188,183.62 |
| Loans on collateral securities..... | 990,134.09 |
| Loans on company's policies as collateral..... | 121,334.16 |

| | |
|--|------------------------|
| Premium notes, loans, or liens on policies in force..... | \$582,670.12 |
| Cost value of stocks and bonds..... | 3,288,620.18 |
| Cash in company's office..... | 2,735.91 |
| Cash deposited in banks..... | 578,380.59 |
| Total net or ledger assets, as per balance..... | <u>\$13,004,426.86</u> |

OTHER ASSETS.

Interest due and accrued on:

| | |
|---|------------------|
| Mortgages..... | \$82,004.54 |
| Stocks and bonds..... | 3,085.42 |
| Collateral loans..... | 4,520.14 |
| Premium notes, loans, or liens..... | 13,324.03 |
| Other assets..... | 3,570.72 |
| Rents due and accrued..... | 5,390.33 |
| Market value of real estate over cost..... | 225,191.81 |
| Market value of stocks and bonds over cost..... | <u>88,129.32</u> |

| | <i>New Business.</i> | <i>Renewals.</i> |
|--|--------------------------|---------------------|
| Premiums due and unreported on policies in force..... | \$67,767.00 | \$127,049.00 |
| Deferred premiums on policies in force.... | 16,068.00 | 128,740.00 |
| Total..... | <u>\$83,835.00</u> | <u>\$255,789.00</u> |
| Deduct average loading (20 per cent.).... | 16,761.00 | 51,158.00 |
| | <u>\$67,044.00</u> | <u>\$204,631.00</u> |

Net amount of uncollected and deferred premiums..... 271,675.00

Total assets as per books of the company..... \$13,965,588.80

ITEMS NOT ADMITTED.

| | |
|-------------------------------|------------------------|
| Agent's balances..... | \$208,721.80 |
| Commuted commissions..... | <u>55,549.33</u> |
| Total items not admitted..... | <u>264,270.63</u> |
| Total admitted assets..... | <u>\$13,701,318.17</u> |

LIABILITIES.

| | |
|--|------------------------|
| Net present value of all outstanding policies, com- puted according to the Actuaries' Table of Mor- tality, with 4 per cent. interest..... | \$12,694,656.00 |
| Deduct net value of re-insured risks..... | <u>4,508.00</u> |
| Net re-insurance reserve..... | \$12,690,148.00 |
| Death losses and matured endowments not due..... | 189,435.64 |
| Unpaid dividends of surplus due policy-holders..... | 35,234.98 |
| Premiums paid in advance..... | 11,459.08 |
| All other liabilities..... | <u>17,420.00</u> |
| Liabilities as to policy-holders..... | <u>\$12,943,697.70</u> |

| | |
|--|------------------------|
| Paid-up capital..... | \$100,000.00 |
| Surplus over capital..... | 657,620.47 |
| Surplus as regards policy-holders..... | 757,620.47 |
| Gross liabilities..... | <u>\$13,701,818.17</u> |

PREMIUM NOTE ACCOUNT.

| | | |
|---|--------------|---------------------|
| Premium notes, loans, or liens on hand Dec. 31, 1893.. | \$647,925.32 | |
| Premium notes, loans, or liens received during the year..... | 46,074.00 | |
| Total..... | | \$693,999.32 |
| Deductions during the year, as follows: Notes, loans, or liens used in: | | |
| Payment of losses and claims..... | \$36,922.76 | |
| Purchase of surrendered policies and voided by lapse | 40,235.97 | |
| Payment of dividends to policy-holders..... | 3,201.77 | |
| Redeemed by maker in cash..... | 30,968.70 | |
| Total reduction..... | | 111,329.20 |
| Balance of note assets Dec. 31, 1894..... | | <u>\$582,670.12</u> |

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1893.

| | Number. | Amount. |
|------------------------------|---------|-----------------|
| Whole life policies..... | 20,865 | \$52,812,498.00 |
| Endowment policies..... | 2,663 | 6,863,588.00 |
| All other policies..... | 1,327 | 4,567,254.00 |
| Reversionary additions | | 51,130.00 |

NEW POLICIES ISSUED DURING THE YEAR.

| | | |
|--------------------------|-------|---------------|
| Whole life policies..... | 5,290 | 11,512,035.00 |
| Endowment policies..... | 284 | 634,658.00 |
| All other policies..... | 422 | 1,272,401.00 |

OLD POLICIES REVIVED.

| | | |
|--------------------------|----|------------|
| Whole life policies..... | 54 | 191,389.00 |
| Endowment policies..... | 11 | 36,572.00 |
| All other policies..... | 9 | 26,096.00 |

OLD POLICIES INCREASED.

| | | |
|-------------------------|--|-----------|
| All other policies..... | | 99,445.00 |
|-------------------------|--|-----------|

ADDITIONS BY DIVIDENDS.

| | | |
|--|--------|-----------------|
| Reversionary additions..... | ..... | 3,494.00 |
| Notal number and amount.... | 30,925 | \$78,070,560.00 |
| Deduct policies ceased to be in force..... | 5,793 | 16,451,885.00 |
| Total in force Dec. 31, 1894..... | 25,142 | \$61,618,675.00 |

| | Number. | Amount. |
|-----------------------------------|---------|-----------------|
| Whole life policies in force..... | 21,191 | \$50,661,078.00 |
| Endowment policies in force..... | 2,551 | 6,368,621.00 |
| All other policies in force..... | 1,400 | 4,585,964.00 |
| Reversionary additions in force.. | ..... | 52,967.00 |
| Total number and amount..... | 25,142 | \$61,618,675.00 |

TERMINATED AS FOLLOWS:

| | | |
|--------------------------|-------|-----------------|
| By death..... | 451 | \$1,371,175.00 |
| maturity..... | 48 | 79,055.00 |
| expiry..... | ..... | 51,670.00 |
| surrender..... | 329 | 811,574.00 |
| lapse..... | 2,922 | 7,377,202.00 |
| change and decrease..... | 120 | 1,863,463.00 |
| Not taken..... | 1,913 | 4,897,746.00 |
| Total..... | 5,793 | \$16,451,885.00 |

BUSINESS IN NEW HAMPSHIRE.

| | | |
|---|----|--------------|
| Policies in force Dec. 31, 1893..... | 72 | \$127,205.00 |
| Policies issued during year..... | 2 | 11,000.00 |
| Total..... | 74 | \$138,205.00 |
| Deduct policies ceased to be in force..... | 6 | 21,500.00 |
| In force in New Hampshire, Dec. 31, 1894..... | 68 | \$116,705.00 |
| Losses incurred and paid during 1894..... | 8 | \$3,000.00 |
| Premiums collected or secured without deductions..... | | \$4,803.44 |

MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY.

SPRINGFIELD, MASS.

Incorporated May 1, 1851. Commenced business August 1, 1851.

M. V. B. EDGERLY, *President.*

JOHN A. HALL, *Secretary.*

INCOME.

| | |
|---|-----------------|
| New premiums without deductions..... | \$494,046.77 |
| Renewal premiums without deductions..... | 2,181,581.96 |
| Premiums received on new policies..... | 10,655.00 |
| Premiums received for renewals..... | 182,969.64 |
| Premiums paid by dividends..... | 329,068.53 |
| Surrender values applied to purchase paid-up insurance..... | 2,285.00 |
| Total..... | \$3,150,541.89 |
| Deduct amount paid for re-insurance..... | 41,181.47 |
| Total premium income..... | \$3,109,360.42 |
| Cash received for interest on: | |
| Mortgage and collateral loans..... | 335,698.98 |
| Bonds owned and dividends on stock..... | 277,363.71 |
| Premium notes, loans or liens..... | 35,624.55 |
| Other debts due the company..... | 2,228.14 |
| Discount on claims paid in advance..... | 1,182.07 |
| Rents for use of company's property..... | 23,005.61 |
| Profits on bonds or stocks sold..... | 31,082.57 |
| Surrender values on re-insurance..... | 7,768.34 |
| Premiums restored by revival of policies..... | 1,899.68 |
| Total income..... | \$3,825,159.07 |
| Net or ledger assets, Dec. 31, 1893..... | 13,535,098.13 |
| Total..... | \$17,360,252.20 |

DISBURSEMENTS.

| | |
|---|--------------|
| Cash paid for losses and additions..... | \$948,110.94 |
| Premium notes, loans, or liens used in payment of same..... | 23,128.55 |
| Cash paid for matured endowments and additions... | 144,347.78 |

| | |
|---|----------------|
| Premium notes, loans, or liens used in payment of same..... | \$3,348.27 |
| Cash paid on installment policies..... | 1,836.81 |
| Gross amount paid for losses and endowments... | \$1,120,272.30 |
| Received for losses or claims on policies re-insured.. | 5,000.00 |

| | |
|--|-----------------|
| Net amount paid for losses and endowments..... | \$1,115,272.30 |
| Cash paid for surrendered policies..... | 362,905.76 |
| Premium notes, loans, or liens used in purchase of surrendered policies and voided by lapse..... | 60,949.36 |
| Surrender values applied to purchase paid up insurance... | 3,165.01 |
| Cash dividends applied to purchase paid up additions.... | 35,888.39 |
| Cash dividends paid policy-holders..... | 19,104.46 |
| Cash dividends applied in payment of premiums..... | 295,855.07 |
| Premium notes, loans, or liens used in payment of dividends | 62,898.20 |
| (Total paid policy-holders..... | \$1,956,033.55) |
| Commissions to agents..... | 409,824.52 |
| Salaries and travelling expenses of agents.. | 86,705.14 |
| Medical examiners' fees..... | 40,147.35 |
| Salaries of officers and office employes..... | 103,774.18 |
| Taxes and fees..... | 53,771.97 |
| Rent..... | 29,500.13 |
| Furniture and fixtures for offices..... | 3,827.33 |
| Advertising and printing..... | 29,269.63 |
| All other items..... | 57,135.68 |
| Total disbursements during the year..... | \$2,769,989.48 |
| Balance Dec. 31, 1894 | \$14,500,262.72 |

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

| | |
|--|-----------------|
| Cost value of real estate unincumbered..... | \$539,872.84 |
| Loans on mortgages of real estate (first liens)..... | 5,141,722.72 |
| Loans on collateral securities..... | 1,266,624.00 |
| Loans on company's policies as collateral..... | 800,156.00 |
| Premium notes, loans, or liens on policies in force..... | 650,494.03 |
| Cost value of stocks and bonds..... | 5,391,028.33 |
| Cash in company's office..... | 23,084.29 |
| Cash deposited in banks..... | 772,280.51 |
| Total net or ledger assets, as per balance..... | \$14,590,262.72 |

OTHER ASSETS.

Interest due and accrued on:

| | |
|---|--------------|
| Mortgages..... | \$132,818.25 |
| Stocks and bonds..... | 132,009.87 |
| Collateral loans..... | 34,485.46 |
| Premium notes, loans or liens..... | 21,534.44 |
| Other assets..... | 508.34 |
| Rents due and accrued..... | 2,971.38 |
| Market value of real estate over cost..... | 37,523.43 |
| Market value of stocks and bonds over cost..... | 221,019.37 |

New business. Renewals.

Premiums due and unreported on policies

| | | |
|--|---------------------|---------------------|
| in force..... | \$96,883.28 | \$114,227.17 |
| Deferred premiums on policies in force... | 82,972.34 | 806,208.38 |
| Total..... | \$179,855.12 | \$420,435.55 |
| Deduct average loading (20 per cent.)..... | 35,971.22 | 84,067.11 |
| | <u>\$143,884.90</u> | <u>\$336,368.44</u> |

Net amount of uncollected and deferred premiums.... 480,233.34

Total assets as per books of the company..... \$15,653,366.00

LIABILITIES.

Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent. interest.....

\$14,272,299.00

Death losses and matured endowments in process of adjustment.....

\$90,998.00

Death losses resisted.....

8,450.00

Matured instalment policies unpaid.....

18,966.38

Total policy claims..... 118,309.38

Unpaid dividends of surplus due policy holders..... 118,352.58

Premiums paid in advance..... 2,770.35

Liabilities as to policy holders..... \$14,511,821.31

Surplus as regards policy holders..... 1,141,545.29

Gross liabilities..... \$15,653,366.00

PREMIUM NOTE ACCOUNT.

Premium notes, loans, or liens on hand Dec. 31, 1893.. \$624,396.16

Premium notes, loans, or liens received during the year.....

196,524.32

Total \$819,922.48

Deductions during the year, as follows: Notes, loans, or liens used in:

| | | |
|---|-------------|---------------------|
| Payment of losses and claims..... | \$26,476.83 | |
| Purchase of surrendered policies and voided by lapse..... | 60,949.36 | |
| Payment of dividends to policy holders..... | 62,893.20 | |
| Redeemed by maker in cash..... | 12,185.47 | |
| Total reduction..... | | \$162,504.85 |
| Balance of note assets Dec. 31, 1894..... | | <u>\$657,417.63</u> |

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1893.

| | <i>Number.</i> | <i>Amount.</i> |
|-----------------------------|----------------|-----------------|
| Whole life policies..... | 26,352 | \$71,548,000.00 |
| Endowment policies..... | 4,496 | 10,580,448.00 |
| All other policies..... | 518 | 1,423,970.00 |
| Reversionary additions..... | | 210,556.00 |

NEW POLICIES ISSUED DURING THE YEAR.

| | | |
|--------------------------|-------|---------------|
| Whole life policies..... | 7,713 | 19,119,850.00 |
| Endowment policies..... | 431 | 968,700.00 |
| All other policies..... | 111 | 306,000.00 |

OLD POLICIES REVIVED.

| | | |
|--------------------------|----|------------|
| Whole life policies..... | 47 | 177,602.00 |
| Endowment policies..... | 6 | 10,000.00 |

OLD POLICIES INCREASED.

| | | |
|--------------------------|--|-----------|
| Whole life policies..... | | 73,635.00 |
| Endowment policies..... | | 17,790.00 |
| All other policies..... | | 1,000.00 |

ADDITIONS BY DIVIDENDS.

| | | |
|--|---------------|------------------------|
| Reversionary additions..... | | 76,547.00 |
| Total number and amount..... | 39,674 | \$104,512,093.00 |
| Deduct policies ceased to be in force..... | 5,280 | 14,634,813.00 |
| Total in force Dec. 31, 1894..... | <u>34,394</u> | <u>\$89,877,280.00</u> |

| | <i>Number.</i> | <i>Amount.</i> |
|--------------------------------------|----------------|------------------------|
| Whole life policies in force..... | 29,427 | \$77,990,528.00 |
| Endowment policies in force..... | 4,468 | 10,885,228.00 |
| All other policies in force..... | 499 | 1,229,549.00 |
| Reversionary additions in force..... | ..... | 271,975.00 |
| Total number and amount..... | 34,894 | \$89,877,280.00 |

TERMINATED AS FOLLOWS:

| | <i>Number.</i> | <i>Amount.</i> |
|--------------------------|----------------|------------------------|
| By death | 351 | \$987,028.00 |
| maturity..... | 66 | 143,609.00 |
| expiry..... | 39 | 111,750.00 |
| surrender..... | 1,367 | 3,351,447.00 |
| lapse..... | 1,812 | 4,237,761.00 |
| change and decrease..... | ..... | 1,082,820.00 |
| Not taken..... | 1,645 | 4,720,400.00 |
| Total..... | 5,280 | \$14,634,813.00 |

BUSINESS IN NEW HAMPSHIRE.

| | | |
|--|--------------|-----------------------|
| Policies in force Dec. 31, 1893..... | 2,359 | \$4,079,271.00 |
| Policies issued during year..... | 206 | 369,777.00 |
| Total..... | 2,565 | \$4,449,048.00 |
| Deduct policies ceased to be in force..... | 160 | 235,321.00 |
| In force in New Hampshire, Dec. 31, 1894... | 2,405 | \$4,213,727.00 |
| Losses incurred and paid during 1894..... | 49 | \$59,615.0 |
| Premiums collected or secured without deductions: | | |
| Cash, \$108,806.17; notes or credits, \$4,363.12..... | | \$108,163.29 |

METROPOLITAN LIFE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated June, 1896. Commenced business January, 1896.

JOHN R. HEGEMAN, *President.* GEORGE B. WOODWARD, *Secretary.*

CASH CAPITAL, \$2,000,000.00.

INCOME.

| | |
|---|-----------------|
| New premiums without deductions..... | \$16,824,155.19 |
| Renewal premiums without deductions..... | |
| Premiums received on new policies..... | 2,890.58 |
| Premiums received on renewals..... | |
| Total premium income | \$16,827,015.77 |
| Cash received for interest on: | |
| Mortgage loans..... | 484,160.38 |
| Bonds owned and dividends on stock | 235,134.83 |
| Premium notes, loans, or liens..... | 2,334.02 |
| Other debts due the company..... | 6,388.07 |
| Discount on claims paid in advance..... | 5,568.13 |
| Rents for use of company's property | 226,425.68 |
| Income from all other sources..... | 421,715.87 |
| Total income..... | \$18,208,742.75 |
| Net or ledger assets Dec. 31, 1898..... | 19,058,989.63 |
| Total..... | \$37,267,732.38 |

DISBURSEMENTS.

| | |
|--|----------------|
| Cash paid for losses and additions..... | \$5,747,187.99 |
| Premium notes, loans, or liens used in payment of same..... | 685.06 |
| Cash paid for matured endowments and additions... | 130.00 |
| Net amount paid for losses and endowments..... | \$5,747,952.94 |
| Cash paid for surrendered policies..... | 150,681.33 |
| Premium notes, loans, or liens used in purchase of surrendered policies and voided by lapse..... | 9,045.00 |
| Cash dividends paid policy-holders | 20,815.08 |

| | |
|--|------------------------|
| Premium notes, loans, or liens used in payment of dividends (Total paid policy-holders, \$5,930,505.82) | \$2,011.47 |
| Cash paid stockholders for interest or dividends | 140,000.00 |
| Commissions to agents | 2,662,522.53 |
| Salaries and travelling expenses of agents | 2,013,464.42 |
| Medical examiners' fees | 462,406.41 |
| Salaries of officers and office employés | 594,749.84 |
| Taxes and fees | 169,711.19 |
| Rent | 107,783.21 |
| Commuting commissions and special new business charges | 2,863,951.05 |
| Furniture and fixtures for offices | 43,298.68 |
| Advertising, printing, and general supplies | 228,016.24 |
| Profit and loss account | 58,459.08 |
| All other items | 504,205.08 |
| Total disbursements during the year | \$15,779,073.55 |
| Balance Dec. 31, 1894 | \$21,483,658.83 |

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

| | |
|--|------------------------|
| Cost value of real estate unincumbered | \$5,755,439.36 |
| Loans on mortgages of real estate (first liens) | 9,733,475.00 |
| Loans on company's policies as collateral | 10,888.75 |
| Premium notes, loans, or liens on policies in force | 81,087.43 |
| Cost value of stocks and bonds | 5,357,651.99 |
| Cash in company's office | 54,110.29 |
| Cash deposited in banks | 496,005.96 |
| Total net or ledger assets, as per balance | \$21,483,658.83 |
| Deduct depreciation from cost of assets | 50,334.49 |
| Total net or ledger assets, less depreciation | \$21,438,324.34 |

OTHER ASSETS.

Interest due and accrued on:

| | |
|---|--------------|
| Mortgages | \$135,075.47 |
| Stocks and bonds | 73,324.60 |
| Premium notes, loans, or liens | 388.58 |
| Rents due and accrued | 8,357.32 |
| Market value of real estate over cost | 128,464.30 |

| <i>Ordinary Policies.</i> | <i>New Business.</i> | <i>Renewals.</i> |
|--|----------------------|------------------|
| Premiums due and deferred on policies in force | \$144,361.53 | \$84,887.21 |

Industrial Policies.

| | | |
|--|--------------------|---------------------|
| Premiums due on policies in force..... | 3,009.28 | 513,752.49 |
| Totals..... | \$147,370.81 | \$598,639.70 |
| Deduct cost of collection..... | 72,901.00 | 130,421.96 |
| | <u>\$74,469.81</u> | <u>\$468,217.74</u> |

Net amount of uncollected and deferred premiums..... \$542,687.55

Total assets as per books of the company..... \$22,326,622.16

LIABILITIES.

| | |
|---|------------------------|
| Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent interest..... | \$16,021,304.00 |
| Total policy claims..... | 98,303.45 |
| Unpaid dividends of surplus due policy-holders..... | 29,468.76 |
| Premiums paid in advance..... | 5,846.51 |
| All other liabilities..... | <u>2,137,671.23</u> |
| Liabilities as to policy-holders..... | \$18,292,593.95 |
| Paid-up capital..... | \$2,000,000.00 |
| Surplus over capital..... | <u>2,034,023.21</u> |
| Surplus as regards policy-holders..... | 4,034,023.21 |
| Gross liabilities..... | <u>\$22,326,622.16</u> |

PREMIUM NOTE ACCOUNT.

| | |
|--|--------------------|
| Premium notes, loans, or liens on hand Dec. 31, 1893..... | \$89,968.42 |
| Premium notes, loans, or liens received during the year..... | <u>2,860.58</u> |
| Total..... | \$92,829.00 |
| Deductions during the year as follows: Notes, loans, or liens used in: | |
| Payment of losses and claims..... | \$685.05 |
| Purchase of surrendered policies and voided by lapse.. | 9,045.00 |
| Payment of dividends to policy-holders..... | <u>2,011.47</u> |
| Total reduction..... | 11,741.52 |
| Balance of note assets Dec. 31, 1894..... | <u>\$81,087.48</u> |

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1893.

| | Number. | Amount. |
|--------------------------|---------|----------------|
| Whole life policies..... | 6,791 | \$7,595,200.00 |
| Endowment policies..... | 951 | 1,106,218.00 |
| All other policies..... | 420 | 558,053.00 |

NEW POLICIES ISSUED DURING THE YEAR.

| | <i>Number.</i> | <i>Amount.</i> |
|--------------------------|----------------|-----------------|
| Whole life policies..... | 9,899 | \$11,165,897.00 |
| Endowment policies..... | 2,252 | 2,659,220.00 |
| All other policies..... | 113 | 207,242.00 |

OLD POLICIES REVIVED.

| | | |
|--------------------------|----|-----------|
| Whole life policies..... | 51 | 56,500.00 |
| Endowment policies | 9 | 9,000.00 |
| All other policies..... | 2 | 2,000.00 |

| | | |
|---|--------|-----------------|
| Total number and amounts | 20,488 | \$23,359,330.00 |
| Deduct policies ceased to be in force | 4,744 | 5,498,184.00 |

Total in force Dec. 31, 1894..... 15,744 \$17,861,196.00

| | <i>Number.</i> | <i>Amount.</i> |
|-----------------------------------|----------------|-----------------|
| Whole life policies in force..... | 12,887 | \$14,418,991.00 |
| Endowment policies in force..... | 2,495 | 2,985,206.00 |
| All other policies in force..... | 362 | 506,997.00 |
| Total number and amount..... | 15,744 | \$17,861,196.00 |

TERMINATED AS FOLLOWS:

| | | |
|--------------------------|-------|----------------|
| By death..... | 128 | \$135,415.00 |
| maturity | 1 | 130.00 |
| surrender | 323 | 404,526.00 |
| lapse..... | 3,879 | 4,249,448.00 |
| change and decrease..... | 99 | 182,500.00 |
| Not taken..... | 314 | 526,115.00 |
| Total | 4,744 | \$5,498,134.00 |

BUSINESS IN NEW HAMPSHIRE.

| | | |
|---|-----|--------------|
| Policies in force Dec. 31, 1893..... | 45 | \$58,000.00 |
| Policies issued during year..... | 101 | 112,500.00 |
| Total | 146 | \$170,500.00 |
| Deduct policies ceased to be in force | 27 | 30,500.00 |
| In force in New Hampshire Dec. 31, 1894..... | 119 | \$140,000.00 |
| Losses and claims unpaid Dec. 31, 1893..... | 1 | \$48.00 |
| Losses incurred during 1894..... | 404 | 47,572.93 |
| Total | 405 | \$47,620.93 |
| Losses and claims paid during 1894..... | 397 | \$47,404.99 |
| Premiums collected or secured without deductions..... | | \$98,093.07 |

EXHIBIT OF INDUSTRIAL POLICIES.

POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1893.

| | <i>Number.</i> | <i>Amount.</i> |
|-----------------------------|----------------|------------------|
| Whole life policies | 2,876,442 | \$337,146,408.00 |
| Endowment policies..... | 55,252 | 6,762,848.00 |
| All other policies...†..... | 370 | 8,490.00 |

NEW POLICIES ISSUED AND REVIVED.

| | | |
|--|-----------|------------------|
| Whole life policies | 2,063,893 | \$245,634,661.00 |
| Endowment policies | 261,360 | 48,572,014.00 |
| All other policies..... | 2,371 | 63,776.00 |
| Total number and amount..... | 5,259,688 | \$638,188,197.00 |
| Deduct policies ceased to be in force..... | 1,700,523 | 214,674,026.00 |
| Total in force Dec. 31, 1894..... | 3,559,165 | \$423,514,171.00 |

| | <i>Number.</i> | <i>Amount.</i> |
|-----------------------------------|----------------|------------------|
| Whole life policies in force..... | 3,426,853 | \$403,516,441.00 |
| Endowment policies in force..... | 129,611 | 19,926,201.00 |
| All other policies in force..... | 2,701 | 71,529.00 |
| Total number and amount..... | 3,559,165 | \$423,514,171.00 |

TERMINATED AS FOLLOWS:

| | | |
|----------------|-----------|------------------|
| By death..... | 57,653 | \$5,612,408.00 |
| surrender..... | 5,840 | 766,550.00 |
| lapse..... | 1,637,030 | 208,295,068.00 |
| Total..... | 1,700,523 | \$214,674,026.00 |

BUSINESS IN NEW HAMPSHIRE.

| | | |
|--|--------|----------------|
| Policies in force Dec. 31, 1893..... | 15,056 | \$1,765,994.00 |
| Policies issued during year..... | 14,707 | 1,859,336.00 |
| Total..... | 29,763 | \$3,625,330.00 |
| Deduct policies ceased to be in force..... | 9,887 | 1,260,234.00 |
| In force in New Hampshire Dec. 31, 1894..... | 19,876 | \$2,365,096.00 |

MUTUAL BENEFIT LIFE INSURANCE COMPANY.

NEWARK, N. J.

Incorporated January 21, 1845. Commenced business April, 1845.

AMZI DODD, *President.*EDWARD L. DOBBINS, *Secretary.*

INCOME.

| | |
|---|------------------------|
| New premiums without deductions..... | \$772,404.89 |
| Renewal premiums without deductions..... | 4,423,561.68 |
| Premiums received on new policies..... | 86,685.02 |
| Premiums received on renewals..... | 458,125.67 |
| Premiums paid by dividends..... | 1,423,121.26 |
| Premiums paid by surrendered policies..... | 17,222.01 |
| Surrender values applied to purchase paid-up insurance and annuities..... | 388,331.11 |
| Cash received for annuities..... | 58,650.77 |
| Total premium income..... | \$7,626,152.41 |
| Cash received for interest on: | |
| Mortgage loans..... | 1,682,966.79 |
| Bonds owned and dividends on stock..... | 600,088.31 |
| Premium notes, loans, or liens..... | 258,587.40 |
| Other debts due the company..... | 179,951.20 |
| Discount on claims paid in advance..... | 510.02 |
| Rents for use of company's property..... | 45,311.70 |
| Total income..... | \$10,393,567.83 |
| Net or ledger assets, Dec. 31, 1893 | 51,553,678.37 |
| Total..... | \$61,947,246.20 |

DISBURSEMENTS.

| | |
|---|-----------------------|
| Cash paid for losses and additions..... | \$3,342,167.90 |
| Premium notes, loans, or liens used in payment of same..... | 138,648.62 |
| Cash paid for matured endowments and additions.... | 208,532.28 |
| Premium notes, loans, or liens used in payment of same..... | 4,963.16 |
| Gross amount paid for losses and endowments..... | \$3,689,312.06 |
| Cash paid to annuitants..... | 36,511.32 |
| Cash paid for surrendered policies..... | 690,093.84 |

| | |
|--|------------------------------|
| Premium notes, loans, or liens used in purchase of surrendered policies and voided by lapse..... | \$242,303.35 |
| Surrender values applied to pay running premiums..... | 17,222.01 |
| Surrender values applied to purchase paid-up insurance and annuities..... | 388,381.11 |
| Cash dividends applied to purchase paid-up additions and annuities..... | 258,384.04 |
| Cash dividends paid policy-holders..... | 237,109.82 |
| Cash dividends applied in payment of premiums..... | 1,164,737.22 |
| Premium notes, loans, or liens used in payment of dividends (Total paid policy-holders.....) | 14,083.08 \$6,738,087.85) |
| Commissions to agents..... | 774,441.52 |
| Salaries and travelling expenses of agents..... | 18,566.55 |
| Medical examiners' fees..... | 81,648.26 |
| Salaries of officers and office employés..... | 169,612.53 |
| Taxes and fees..... | 229,240.75 |
| Advertising and printing..... | 28,399.66 |
| All other items..... | 161,005.72 |
| Total disbursements during the year..... | \$8,201,002.84 |
| Balance Dec. 31, 1894..... | \$53,746,243.36 |

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

| | |
|--|-----------------|
| Cost value of real estate unincumbered..... | \$1,358,631.80 |
| Loans on mortgages of real estate (first liens)..... | 30,459,371.97 |
| Loans on collateral securities..... | 2,600,500.00 |
| Loans on company's policies as collateral..... | 1,957,040.36 |
| Premium notes, loans, or liens on policies in force..... | 4,343,009.19 |
| Par value of stocks and bonds..... | 12,146,319.91 |
| Cash in company's office..... | 121,409.00 |
| Cash deposited in banks..... | 586,207.49 |
| Agents' ledger balances..... | 7,528.05 |
| Premiums in transit since received..... | 166,224.99 |
| Total net or ledger assets, as per balance..... | \$53,746,243.36 |

OTHER ASSETS.

Interest due and accrued on:

| | |
|--|--------------|
| Mortgages..... | \$604,858.29 |
| Stocks and bonds..... | 142,069.22 |
| Collateral loans..... | 53,946.39 |
| Premium notes, loans, or liens..... | 119,432.75 |
| Market value of stocks and bonds over par..... | 381,385.00 |

New Business. Renewals.

| | | |
|---|--------------------|------------------------|
| Premiums due and unreported on policies in force..... | \$76,216.27 | \$162,415.01 |
| Deferred premiums on policies in force.. | 99,909.07 | 432,001.26 |
| Total..... | \$176,125.34 | \$594,416.27 |
| Deduct cost of collection..... | 79,256.41 | 41,009.14 |
| | <u>\$96,868.93</u> | <u>\$552,907.13</u> |
| Net amount of uncollected and deferred premiums..... | | 649,676.06 |
| Total assets as per books of the company..... | | <u>\$55,697,631.07</u> |

ITEMS NOT ADMITTED.

| | |
|----------------------------|------------------------|
| Agents' balances..... | 7,528.65 |
| Total admitted assets..... | <u>\$55,690,102.42</u> |

LIABILITIES.

| | |
|--|-------------------------------|
| Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent. interest..... | \$51,294,605.00 |
| Death losses and matured endowments not due..... | \$192,210.87 |
| Death losses and other policy claims resisted..... | 17,000.00 |
| Total policy claims..... | 209,210.87 |
| Unpaid dividends of surplus due policy-holders..... | 293,824.06 |
| Premiums paid in advance..... | 4,006.62 |
| Liabilities as to policy-holders..... | <u>\$51,801,646.55</u> |
| Surplus as regards policy-holders..... | 3,888,455.87 |
| Gross liabilities..... | <u><u>\$55,690,102.42</u></u> |

PREMIUM NOTE ACCOUNT.

| | |
|---|------------------------------|
| Premium notes, loans, or liens on hand Dec. 31, 1893... | \$4,825,771.69 |
| Premium notes, loans, or liens received during the year..... | 544,810.69 |
| Total..... | <u>\$4,870,582.38</u> |
| Deductions during the year, as follows: Notes, loans, or liens used in: | |
| Payment of losses and claims..... | \$143,611.78 |
| Purchase of surrendered policies and voided by lapse | 242,303.35 |
| Payment of dividends to policy-holders..... | 14,033.06 |
| Redeemed by maker in cash..... | <u>127,624.96</u> |
| Total reduction..... | 527,573.19 |
| Balance of note assets Dec. 31, 1894..... | <u><u>\$4,343,009.19</u></u> |

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1893.

| | <i>Number.</i> | <i>Amount.</i> |
|-----------------------------|----------------|------------------|
| Whole life policies..... | 55,888 | \$148,553,505.00 |
| Endowment policies..... | 17,380 | 41,706,019.00 |
| All other policies..... | 4,225 | 10,683,126.00 |
| Reversionary additions..... | ..... | 1,334,100.00 |

NEW POLICIES ISSUED DURING THE YEAR.

| | | |
|--------------------------|-------|---------------|
| Whole life policies..... | 8,166 | 19,808,476.00 |
| Endowment policies..... | 2,615 | 5,811,817.00 |
| All other policies..... | 1,688 | 4,452,932.00 |

OLD POLICIES REVIVED.

| | | |
|--------------------------|----|------------|
| Whole life policies..... | 47 | 130,500.00 |
| Endowment policies..... | 15 | 35,000.00 |
| All other policies..... | 1 | 5,000.00 |

OLD POLICIES INCREASED.

| | | |
|--------------------------|----|-----------|
| Whole life policies..... | 15 | 44,895.00 |
| Endowment policies..... | 17 | 18,020.00 |

ADDITIONS BY DIVIDENDS.

| | | |
|-----------------------------|-------|------------|
| Reversionary additions..... | | 515,771.00 |
|-----------------------------|-------|------------|

| | | |
|--|--------|------------------|
| Total number and amount..... | 90,057 | \$233,099,161.00 |
| Deduct policies ceased to be in force..... | 9,313 | 23,729,633.00 |

| | | |
|-----------------------------------|--------|------------------|
| Total in force Dec. 31, 1894..... | 80,744 | \$209,369,528.00 |
|-----------------------------------|--------|------------------|

| | <i>Number.</i> | <i>Amount.</i> |
|------------------------------------|----------------|------------------|
| Whole life policies in force..... | 57,989 | \$152,514,661.00 |
| Endowment policies in force..... | 17,902 | 42,736,925.00 |
| All other policies in force..... | 4,908 | 12,396,300.00 |
| Reversionary additions in force... | ..... | 1,719,642.00 |
| Total number and amount..... | 80,744 | \$209,369,528.00 |

TERMINATED AS FOLLOWS:

| | | |
|----------------|-------|-----------------|
| By death..... | 1,091 | \$3,484,733.00 |
| maturity..... | 126 | 216,081.00 |
| expiry..... | 797 | 2,242,157.00 |
| surrender..... | 3,285 | 8,950,909.00 |
| lapse..... | 2,409 | 5,806,998.00 |
| Not taken..... | 1,605 | 3,528,805.00 |
| Total..... | 9,313 | \$23,729,633.00 |

BUSINESS IN NEW HAMPSHIRE.

| | | |
|---|-----|--------------|
| Policies in force Dec. 31, 1893..... | 354 | \$581,992.00 |
| Policies issued during year..... | 23 | 38,792.00 |
| Total..... | 377 | \$620,784.00 |
| Deduct policies ceased to be in force..... | 84 | 51,996.00 |
| In force in New Hampshire, Dec. 31, 1894..... | 343 | \$568,788.00 |
| Losses incurred during 1894..... | 13 | \$23,315.00 |
| Losses and claims paid during 1894..... | 10 | \$19,515.00 |
| Premiums collected or secured without deductions..... | | \$16,228.81 |

MUTUAL LIFE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated April, 1842. Commenced business February 1, 1843.

RICHARD A. McCURDY, *President.* WILLIAM J. EASTON, *Secretary.*

INCOME.

| | |
|---|------------------|
| New premiums without deductions..... | \$5,420,183.97 |
| Renewal premiums without deductions..... | 24,663,253.53 |
| Dividends applied to purchase new paid-up additions..... | 1,308,344.69 |
| Premiums paid by surrendered policies..... | 861,273.28 |
| Surrender values applied to purchase paid-up insurance..... | 2,742,408.00 |
| Cash received for annuities..... | 1,122,705.35 |
| Total premium income..... | \$36,123,163.82 |
| Cash received for interest on: | |
| Mortgage loans..... | 3,912,697.53 |
| Bonds owned and dividends on stock..... | 3,794,339.45 |
| Other debts due the company..... | 578,410.01 |
| Rents for use of company's property..... | 842,399.36 |
| Contingent guarantee account..... | 2,769,859.77 |
| Total income..... | \$48,020,869.94 |
| Net or ledger assets Dec. 31, 1893..... | 176,786,059.81 |
| Total..... | \$224,806,929.75 |

DISBURSEMENTS.

| | |
|--|-------------------------|
| Cash paid for losses and additions..... | \$11,923,794.94 |
| Cash paid for matured endowments and additions | <u>1,486,809.08</u> |
| Net amount paid for losses and endowments..... | \$13,416,654.57 |
| Cash paid to annuitants..... | 407,808.71 |
| Cash paid for surrendered policies..... | 2,352,772.83 |
| Surrender values applied to pay running premiums..... | 861,273.28 |
| Surrender values applied to purchase paid-up insurance | 2,742,403.00 |
| Cash dividends applied to purchase paid-up additions... | 1,308,344.69 |
| (Total paid policy-holders.....) | <u>\$21,089,257.06</u> |
| Commissions to agents..... | 5,596,443.10 |
| Salaries and travelling expenses of agents..... | 1,068,045.99 |
| Medical examiners' fees..... | 425,109.51 |
| Salaries of officers and office employés..... | 518,571.71 |
| Taxes and fees..... | 482,292.18 |
| Rent..... | 140,000.00 |
| Advertising, printing, and stationery..... | 530,015.89 |
| All other items..... | <u>1,009,155.80</u> |
| Total disbursements during the year..... | <u>\$30,878,891.26</u> |
| Balance Dec. 31, 1894..... | <u>\$193,928,038.49</u> |

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

| | |
|--|-------------------------|
| Cost value of real estate unincumbered..... | \$21,691,733.39 |
| Loans on mortgages of real estate (first liens)..... | 71,839,415.92 |
| Loans on collateral securities..... | 11,366,100.00 |
| Book value of stocks and bonds..... | 78,547,639.77 |
| Cash in company's office..... | 10,386.88 |
| Cash deposited in banks..... | 9,644,862.08 |
| Agents' ledger balances..... | 420,638.78 |
| Suspense account..... | 440,408.52 |
| Commuted commissions..... | <u>466,908.20</u> |
| Total net or ledger assets, as per balance..... | <u>\$193,928,038.49</u> |

OTHER ASSETS.

| | |
|---|------------------|
| Interest due and accrued on mortgages..... | \$1,060,940.53 |
| Rents due and accrued..... | 99,535.92 |
| Market value of stocks and bonds over book value..... | 5,423,050.90 |
| Payments not yet collected on annuities in force..... | <u>23,969.33</u> |

| | <i>New Business.</i> | <i>Renewals.</i> |
|---|--------------------------|-----------------------|
| Premiums due and unreported on policies in force..... | \$727,551.95 | \$1,175,822.91 |
| Deferred premiums on policies in force | 248,300.00 | 1,981,678.28 |
| Total..... | \$975,752.55 | \$3,107,496.34 |
| Deduct cost of collection..... | 278,410.71 | 747,966.10 |
| | <u>\$702,341.84</u> | <u>\$2,359,497.14</u> |

Net amount of uncollected and deferred premiums.. 3,061,888.98

Total assets, as per books of the company..... \$208,617,374.15

ITEMS NOT ADMITTED.

| | | |
|-------------------------------|-------------------|-------------------------|
| Agents' balances..... | \$420,688.78 | |
| Commuted commissions..... | 466,908.20 | |
| Suspense account..... | <u>440,408.52</u> | |
| Total items not admitted..... | | 1,327,950.50 |
| Total admitted assets..... | | <u>\$202,289,423.65</u> |

LIABILITIES.

| | |
|--|--------------------------------|
| Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent. interest..... | \$179,802,862.00 |
| Death losses and matured endowments not due..... | \$683,468.52 |
| Death losses and other policy claims resisted..... | <u>874,300.00</u> |
| Total policy claims..... | 1,007,768.52 |
| Premiums paid in advance..... | 147,731.81 |
| All other liabilities..... | <u>134,202.00</u> |
| Liabilities as to policy-holders..... | \$181,092,564.83 |
| Surplus as regards policy-holders..... | 21,196,859.82 |
| Gross liabilities..... | <u><u>\$202,289,423.65</u></u> |

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1893.

| | <i>Number.</i> | <i>Amount.</i> |
|------------------------------|----------------|------------------|
| Whole life policies..... | 219,308 | \$637,726,276.00 |
| Endowment policies..... | 53,882 | 138,519,938.00 |
| All other policies..... | 23 | 248,371.00 |
| Reversionary additions ..... | .... | 26,372,893.00 |

NEW POLICIES ISSUED DURING THE YEAR.

| | Number. | Amount. |
|-----------------------------|---------|------------------|
| Whole life policies..... | 55,152 | \$143,657,867.00 |
| Endowment policies..... | 14,223 | 31,646,922.00 |
| All other policies..... | 405 | 1,195,477.00 |
| Reversionary additions..... | .... | 1,999,594.00 |

OLD POLICIES REVIVED.

| | | |
|-----------------------------|-------|---------------|
| Whole life policies..... | 8,714 | 21,547,999.00 |
| Endowment policies..... | 2,323 | 4,997,623.00 |
| All other policies..... | 39 | 99,335.00 |
| Reversionary additions..... | .... | 50,560.00 |

OLD POLICIES INCREASED.

| | | |
|--------------------------|------|--------------|
| Whole life policies..... | 6 | 1,923,632.00 |
| Endowment policies..... | 2 | 785,694.00 |
| All other policies..... | .... | 203.00 |

OLD POLICIES CHANGED.

| | | |
|--------------------------|-----|--------------|
| Whole life policies..... | 775 | 2,075,631.00 |
| Endowment policies..... | 137 | 416,507.00 |
| All other policies..... | 351 | 1,544,843.00 |

| | | |
|--|---------|--------------------|
| Total number and amount..... | 355,345 | \$1,014,419,365.00 |
| Deduct policies ceased to be in force..... | 56,830 | 159,708,604.00 |

| | | |
|-----------------------------------|---------|-------------------------|
| Total in force Dec. 31, 1894..... | 298,515 | <u>\$854,710,761.00</u> |
|-----------------------------------|---------|-------------------------|

Number. Amount.

| | | |
|----------------------------------|----------------|-------------------------|
| Whole life policies in force.... | 239,261 | \$679,611,195.00 |
| Endowment policies in force.. | 58,889 | 143,237,369.00 |
| All other policies in force..... | 865 | 1,718,914.00 |
| Reversionary additions in force | .... | 25,143,283.00 |
| Total number and amount.. | <u>298,515</u> | <u>\$854,710,761.00</u> |

TERMINATED AS FOLLOWS:

| | | |
|--------------------------|---------------|-------------------------|
| By death..... | 3,374 | \$11,802,877.00 |
| maturity..... | 633 | 1,489,789.00 |
| expiry..... | 240 | 562,605.00 |
| surrender..... | 9,126 | 27,721,360.00 |
| lapse..... | 24,626 | 62,873,450.00 |
| change and decrease..... | 1,263 | 6,144,156.00 |
| Not taken..... | 17,568 | 49,114,367.00 |
| Total..... | <u>56,830</u> | <u>\$159,708,604.00</u> |

BUSINESS IN NEW HAMPSHIRE.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| Policies in force Dec. 31, 1893..... | 3,513 | \$6,833,501.00 |
| Policies issued during year..... | 704 | 1,146,672.00 |
| Total | 4,217 | \$7,480,173.00 |
| Deduct policies ceased to be in force..... | 249 | 414,817.00 |
| In force in New Hampshire, Dec. 31, 1894 | 3,968 | \$7,065,356.00 |
| Losses incurred and paid during 1894..... | 44 | 72,838.02 |
| Premiums collected or secured without deductions..... | .... | \$263,271.39 |

NATIONAL LIFE INSURANCE COMPANY.

MONTPELIER, VT.

Incorporated November 13, 1848.

Commenced business February 1, 1850.

CHARLES DEWEY, *President.*GEORGE W. REED, *Secretary.*

INCOME.

| | |
|---|-----------------|
| New premiums without deductions..... | \$394,328.55 |
| Renewal premiums without deductions..... | 1,746,478.50 |
| Premiums received for renewals..... | 212,507.64 |
| Premiums paid by dividends..... | 86,505.90 |
| Surrender values applied to purchase paid-up insurance and annuities..... | 32,881.03 |
| Total premium income..... | \$2,472,701.62 |
| Cash received for interest on: | |
| Mortgage loans..... | 211,056.10 |
| Bonds owned and dividends on stock..... | 157,982.29 |
| Premium notes, loans or liens..... | 57,001.53 |
| Other debts due the company..... | 20,476.00 |
| Rents for use of company's property..... | 12,154.96 |
| Total income | \$2,931,322.50 |
| Net or ledger assets Dec. 31, 1893..... | 9,132,092.05 |
| Total..... | \$12,063,414.55 |

DISBURSEMENTS.

| | |
|--|-----------------|
| Cash paid for losses and additions..... | \$473,478.37 |
| Premium notes, loans, or liens used in payment of same | 3,279.86 |
| Cash paid for matured endowments and additions..... | 70,633.01 |
| Net amount paid for losses and endowments..... | \$547,591.24 |
| Cash paid for surrendered policies..... | 478,057.99 |
| Premium notes, loans, or liens used in purchase of surrendered policies and voided by lapse..... | 25,897.25 |
| Surrender values, applied to purchase paid-up insurance and annuities..... | 32,881.08 |
| Cash dividends applied to purchase paid-up additions and annuities..... | 1,569.20 |
| Cash dividends paid policy-holders..... | 35,673.91 |
| Cash dividends applied in payment of premiums..... | 84,936.70 |
| (Total paid policy-holders.....) | \$1,206,607.32) |
| Commissions to agents..... | 392,966.26 |
| Salaries and travelling expenses of agents..... | 40,398.64 |
| Medical examiners' fees..... | 34,197.07 |
| Salaries of officers and office employés..... | 41,861.74 |
| Tax and fees..... | 59,567.51 |
| Rent..... | 26,801.35 |
| Furniture and fixtures for offices..... | 8,848.10 |
| Advertising and printing..... | 26,407.38 |
| All other items..... | 20,123.58 |
| Total disbursements during the year..... | \$1,857,778.95 |
| Balance Dec. 31, 1894..... | \$10,205,635.60 |

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

| | |
|--|-----------------|
| Cost value of real estate unincumbered..... | \$633,121.26 |
| Loans on mortgages of real estate (first liens)..... | 4,451,520.70 |
| Loans on collateral securities..... | 152,218.33 |
| Loans on company's policies as collateral..... | 901,155.87 |
| Premium notes, loans, or liens on policies in force..... | 257,259.65 |
| Cost value of stocks and bonds..... | 3,581,199.92 |
| Cash in company's office..... | 9,006.08 |
| Cash deposited in banks..... | 219,772.27 |
| Agents' ledger balances..... | 379.52 |
| Total net or ledger assets, as per balance..... | \$10,205,635.60 |

OTHER ASSETS.

Interest due and accrued on:

| | |
|---|--------------|
| Mortgages..... | \$159,877.04 |
| Stocks and bonds..... | 68,528.82 |
| Collateral loans..... | 3,232.43 |
| Premium notes, loans, or liens..... | 29,012.19 |
| Other assets..... | 11,597.94 |
| Market value of stocks and bonds over cost..... | 137,821.41 |

New Business. Renewals.

| | | |
|---|---------------------|---------------------|
| Premiums due and unreported on policies in force..... | \$110,249.75 | \$216,341.51 |
| Deferred premiums on policies in force.... | 44,165.92 | 166,706.91 |
| Total..... | \$154,415.67 | \$383,048.42 |
| Deduct average loading (20 per cent.)..... | 30,883.13 | 76,809.68 |
| | <u>\$123,532.54</u> | <u>\$306,238.74</u> |

Net amount of uncollected and deferred premiums... 429,971.28

Total assets as per books of the company..... \$11,045,676.71

ITEMS NOT ADMITTED.

| | |
|----------------------------|------------------------|
| Agents' balances..... | 379.52 |
| Total admitted assets..... | <u>\$11,045,297.19</u> |

LIABILITIES.

| | |
|---|-------------------------------|
| Net present value of all out-standing policies, computed according to the Actuaries' Table of Mortality, with 4 per cent. interest..... | \$9,216,926.10 |
| Death losses and matured endowments not due..... | \$2,118.13 |
| Death losses and other policy claims resisted..... | 17,000.00 |
| Total policy claims..... | 19,118.13 |
| Unpaid dividends of surplus due policy-holders..... | 8,295.68 |
| Premiums paid in advance..... | 614.58 |
| Unpaid surrender value of cancelled policies..... | 15,791.66 |
| Extra reserve on life-rate endowments..... | 354,216.54 |
| Liabilities as to policy-holders..... | <u>\$9,614,962.69</u> |
| Surplus as regards policy-holders..... | 1,430,334.50 |
| Gross liabilities..... | <u><u>\$11,045,297.19</u></u> |

PREMIUM NOTE ACCOUNT.

| | |
|--|-------------------|
| Premium notes, loans, or liens on hand Dec. 31, 1893.... | \$206,519.60 |
| Premium notes, loans, or liens received during the year | <u>212,507.64</u> |
| Total..... | \$418,827.24 |

Deductions during the year, as follows: Notes, loans, or
liens used in:

| | | |
|--|------------|--------------|
| Payment of losses and claims..... | \$3,379.86 | |
| Purchase of surrendered policies and voided by lapse | 25,897.26 | |
| Redeemed by maker in cash..... | 182,890.48 | |
| Total reduction..... | | \$181,567.59 |
| Balance of note assets Dec. 31, 1894..... | | 257,259.65 |

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1893.

| | Number. | Amount. |
|-----------------------------|---------|-----------------|
| Whole life policies..... | 18,614 | \$46,803,894.00 |
| Endowment policies..... | 9,509 | 14,617,291.00 |
| All other policies..... | 221 | 646,100.00 |
| Reversionary additions..... | ..... | 65,828.00 |

NEW POLICIES ISSUED DURING THE YEAR.

| | | |
|--------------------------|-------|-----------------|
| Whole life policies..... | 4,872 | \$10,936,826.00 |
| Endowment policies | 1,623 | 2,971,970.00 |
| All other policies..... | 248 | 710,750.00 |

OLD POLICIES REVIVED.

| | | |
|--------------------------|----|--------------|
| Whole life policies..... | 45 | \$107,000.00 |
| Endowment policies | 24 | 32,500.00 |
| All other policies..... | 1 | 5,000.00 |

OLD POLICIES INCREASED.

| | | |
|--------------------------|-------|----------|
| Whole life policies..... | ..... | 3,000.00 |
| Endowment policies..... | ..... | 500.00 |

ADDITIONS BY DIVIDENDS.

| | | |
|--|----------|-----------------|
| Reversionary additions ..... | ..... | 2,870.00 |
| Total number and amount | 35,157 | \$76,402,529.00 |
| Deduct policies ceased to be in force..... | 4,971 | 11,426,579.00 |
| Total in force Dec. 31, 1893..... | \$30,186 | \$64,975,950.00 |

| | Number. | Amount. |
|--------------------------------------|---------|-----------------|
| Whole life policies in force..... | 20,119 | \$48,846,026.00 |
| Endowment policies in force..... | 9,710 | 15,062,581.00 |
| All other policies in force..... | 357 | 1,004,750.00 |
| Reversionary additions in force..... | ..... | 62,643.00 |
| Total number and amount..... | 30,186 | \$64,975,950.00 |

TERMINATED AS FOLLOWS:

| | | |
|--------------------------|-------|------------------------|
| By death..... | 224 | \$477,925.00 |
| maturity | 43 | 64,333.00 |
| expiry | 62 | 157,000.00 |
| surrender..... | 1,642 | 3,753,541.00 |
| lapse..... | 1,912 | 4,298,000.00 |
| change and decrease..... | 43 | 330,601.00 |
| Not taken..... | 1,045 | 2,345,179.00 |
| Total. | 4,971 | <u>\$11,426,579.00</u> |

BUSINESS IN NEW HAMPSHIRE.

| | | |
|--|-------|-----------------------|
| Policies in force Dec. 31, 1893..... | 704 | \$1,063,825.00 |
| Policies issued during year..... | 303 | 356,500.00 |
| Total..... | 1,007 | <u>\$1,420,325.00</u> |
| Deduct policies ceased to be in force..... | 183 | 243,000.00 |
| In force in New Hampshire, December 31, 1894, | 824 | <u>\$1,177,325.00</u> |
| Losses incurred and paid during 1894..... | 6 | <u>\$9,369.04</u> |
| Premiums collected or secured without deductions: | | |
| Cash, \$47,938.76; notes or credits, \$444.82..... | | <u>\$48,383.58</u> |

NEW ENGLAND MUTUAL LIFE INSURANCE
COMPANY.

BOSTON, MASS.

Incorporated April 1, 1835. Commenced business December 1, 1843.

BENJAMIN F. STEVENS, *President.*

S. F. TRULL, *Secretary.*

INCOME.

| | |
|---|-----------------------|
| New premiums without deductions..... | \$220,615.87 |
| Renewal premiums without deductions | 1,541,933.35 |
| Premiums received on new policies..... | 109,916.00 |
| Premiums received for renewals..... | 676,644.29 |
| Premiums paid by dividends..... | 481,799.73 |
| Surrender values applied to purchase paid-up insurance..... | <u>43,396.65</u> |
| Total premium income..... | <u>\$3,079,506.39</u> |

Cash received for interest on:

| | |
|---|-----------------|
| Mortgage loans..... | \$196,338.58 |
| Bonds owned and dividends on stock..... | 650,868.96 |
| Premium notes, loans, or liens..... | 66,878.42 |
| Other debts due the company..... | 114,432.81 |
| Rents for use of company's property..... | 75,554.35 |
| Profit and loss account..... | 18,061.02 |
| Total income... .. | \$4,208,640.53 |
| Net or ledger assets December 31, 1893..... | 22,384,864.52 |
| Total..... | \$26,588,505.05 |

DISBURSEMENTS.

| | |
|--|-----------------------------|
| Cash paid for losses and additions..... | \$1,402,428.05 |
| Premium notes, loans, or liens used in payment of same..... | 44,412.95 |
| Cash paid for matured and discounted endowments and additions..... | 232,969.94 |
| Premium notes, loans, or liens used in payment of same..... | 10,171.06 |
| Net amount paid for losses and endowments..... | \$1,690,968.00 |
| Cash paid for surrendered policies..... | 496,530.65 |
| Premium notes loans, or liens, used in purchase of surrendered policies and voided by lapse..... | 62,446.02 |
| Surrender values, applied to purchase paid-up insurance.. | 48,396.65 |
| Cash distributions applied to purchase paid-up additions.. | 17,311.85 |
| Cash distributions paid policy-holders..... | 39,676.97 |
| Cash distributions applied in payment of premiums..... | 464,487.88 |
| Premium notes, loans, or liens used in payment of dividends (Total paid policy-holders.....) | 9,110.95 \$2,828,943.97) |
| Commissions to agents..... | 231,210.58 |
| Salaries and travelling expenses of agents..... | 21,568.80 |
| Medical examiners' fees..... | 17,717.28 |
| Salaries of officers and office employes..... | 107,063.33 |
| Taxes and fees..... | 72,799.13 |
| Rent..... | 16,159.19 |
| Furniture and fixtures for offices..... | 5,047.88 |
| Advertising and printing..... | 81,736.76 |
| All other items..... | 101,620.97 |
| Total disbursements during the year..... | \$3,433,897.84 |
| Balance December 31, 1894..... | \$23,154,607.21 |

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

| | |
|--|------------------------|
| Cost value of real estate unincumbered..... | \$1,824,292.98 |
| Loans on mortgages of real estate (first liens)..... | 4,181,008.00 |
| Loans on collateral securities..... | 1,626,639.78 |
| Loans on company's policies as collateral. | 112,784.36 |
| Premium notes, loans, or liens on policies in force..... | 869,180.94 |
| Cost value of stocks and bonds..... | 13,892,869.72 |
| Cash deposited in banks..... | 647,831.43 |
| Total net or ledger assets, as per balance..... | \$23,154,607.21 |

OTHER ASSETS.

Interest due and accrued on:

| | |
|---|-------------|
| Mortgages..... | \$61,808.77 |
| Stocks and bonds..... | 123,116.28 |
| Collateral loans..... | 12,556.89 |
| Premium notes, loans, or liens..... | 20,884.45 |
| Rents due and accrued..... | 12,676.25 |
| Market value of stocks and bonds over cost..... | 678,219.64 |

New Business. Renewals.

| | | |
|---|--------------------|---------------------|
| Premiums due and unreported on policies in force..... | \$29,628.24 | \$206,570.79 |
| Deferred premiums on policies in force.. | | |
| Total..... | \$29,628.24 | \$206,570.79 |
| Deduct average loading (20 per cent).... | 5,925.64 | 41,314.14 |
| | <u>\$23,702.60</u> | <u>\$155,256.65</u> |

Net amount of uncollected and deferred premiums..... 188,959.23

Total assets as per books of the company..... \$24,252,828.72

LIABILITIES.

Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent. interest..... \$22,000,188.00

| | |
|--|-------------|
| Death losses due and unpaid..... | \$48,563.00 |
| Matured endowments due and unpaid..... | 20,708.00 |

Total policy claims..... 69,271.00
Unpaid distributions of surplus due policy holders..... 116,002.59

Liabilities as to policy-holders..... \$22,185,464.59
Surplus as regards policy-holders..... 2,067,364.18

Gross liabilities..... \$24,252,828.72

PREMIUM NOTE ACCOUNT.

| | | |
|---|--------------|---------------------|
| Premium notes, loans, or liens on hand Dec. 31, 1893... | \$905,073.50 | |
| Premium notes, loans, or liens received during the year..... | 785,560.29 | |
| Total..... | | \$1,691,633.79 |
| Deductions during the year, as follows: Notes, loans, or liens used in: | | |
| Payment of losses and claims..... | \$54,585.01 | |
| Purchase of surrendered policies and voided by lapse | 62,446.02 | |
| Payment of distributions to policy-holders..... | 9,110.95 | |
| Redeemed by maker in cash..... | 606,310.87 | |
| Total reduction..... | | 822,452.85 |
| Balance of note assets December 31, 1894..... | | <u>\$869,180.94</u> |

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1893.

| | Number. | Amount. |
|--------------------------|---------|-----------------|
| Whole life policies..... | 8,758 | \$25,687,064.00 |
| Endowment policies... | 22,862 | 65,256,889.00 |
| All other policies..... | 536 | 1,485,566.00 |

NEW POLICIES ISSUED DURING THE YEAR.

| | | |
|-------------------------|-------|---------------|
| Endowment policies..... | 3,831 | 10,260,350.00 |
|-------------------------|-------|---------------|

OLD POLICIES REVIVED.

| | | |
|--------------------------|----|-----------|
| Whole life policies..... | 11 | 33,099.00 |
| Endowment policies..... | 20 | 50,572.00 |

OLD POLICIES INCREASED.

| | | |
|--------------------------|------|------------|
| Whole life policies..... | .... | 122,997.00 |
| Endowment policies..... | 1 | 528,470.00 |

ADDITIONS BY DIVIDENDS.

| | | |
|--|---------------|------------------------|
| Whole life policies..... | .... | 8,665.00 |
| Endowment policies..... | .... | 37,057.00 |
| Total number and amount..... | 36,019 | \$108,479,229.00 |
| Deduct policies ceased to be in force..... | 3,023 | 9,610,842.00 |
| Total in force December 31, 1894..... | <u>32,996</u> | <u>\$98,868,387.00</u> |

| | <i>Number.</i> | <i>Amount.</i> |
|-----------------------------------|----------------|------------------------|
| Whole life policies in force..... | 8,426 | \$24,633,113.00 |
| Endowment policies in force..... | 24,120 | 67,963,256.00 |
| All other policies in force..... | 450 | 1,252,013.00 |
| Total number and amount.... | <u>32,996</u> | <u>\$93,868,387.00</u> |

TERMINATED AS FOLLOWS:

| | <i>Number.</i> | <i>Amount.</i> |
|--------------------------|----------------|-----------------------|
| By death..... | 445 | \$1,350,754.00 |
| maturity..... | 98 | 240,899.00 |
| expiry..... | 81 | 213,000.00 |
| surrender..... | 1,160 | 3,059,974.00 |
| lapse..... | 776 | 1,940,044.00 |
| change and decrease..... | 1 | 1,644,671.00 |
| Not taken..... | 462 | 1,161,500.00 |
| Total..... | <u>3,023</u> | <u>\$9,610,842.00</u> |

BUSINESS IN NEW HAMPSHIRE.

| | | |
|---|------------|---------------------|
| Policies in force Dec. 31, 1893..... | 211 | \$385,983.00 |
| Policies issued during the year..... | 11 | 21,544.00 |
| Total..... | <u>222</u> | <u>\$407,527.00</u> |
| Deduct policies ceased to be in force..... | 4 | 4,000.00 |
| In force in New Hampshire, Dec. 31, 1894.... | <u>218</u> | <u>\$403,527.00</u> |
| Losses incurred during 1894..... | 5 | \$5,000.00 |
| Losses and claims paid during 1894..... | 4 | \$4,000.00 |
| Premiums collected or secured without deductions: | | |
| Cash, \$1,819.93; notes or credits, \$454.00..... | | <u>\$2,273.93</u> |

NEW YORK LIFE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated 1841. Commenced business 1845.

JOHN A. MCCALL, *President.*CHARLES C. WHITNEY, *Secretary.*

INCOME.

| | | |
|---|------------------------|-------------------------|
| New premiums without deductions | \$5,996,275.67 | |
| Renewal premiums without deductions..... | 21,589,516.71 | |
| Premiums received for renewals..... | 268,867.31 | |
| Premiums paid by dividends..... | 615,739.76 | |
| Premiums paid by surrendered policies..... | 38,048.04 | |
| Cash received for annuities..... | 871,721.23 | |
| Total..... | \$29,459,963.72 | |
| Deduct amount paid for re-insurance..... | 48,577.40 | |
| Total premium income..... | | \$29,411,386.32 |
| Cash received for interest on: | | |
| Mortgage loans..... | 1,464,837.93 | |
| Bonds owned and dividends on stock..... | 4,517,575.53 | |
| Premium notes, loans, or liens | 188,079.29 | |
| Other debts due the company..... | 215,575.51 | |
| Rents for use of company's property..... | 663,680.27 | |
| Deposits on account of trust policies..... | 22,178.68 | |
| Total income | | \$36,483,313.53 |
| Net or ledger assets December 31, 1893..... | | 188,571,211.59 |
| Total | | \$175,054,525.12 |

DISBURSEMENTS.

| | |
|---|-----------------------|
| Cash paid for losses and additions..... | \$8,220,096.01 |
| Premium notes, loans, or liens used in payment of same..... | 23,512.50 |
| Cash paid for matured endowments and additions | 1,416,512.88 |
| Premium notes, loans, or liens used in payment of same..... | 1,569.00 |
| Gross amount paid for losses and endowments.. | \$9,661,691.39 |
| Received for losses or claims on policies re-insured | 15,000.00 |

| | |
|--|-------------------------|
| Net amount paid for losses and endowments..... | \$9,646,691.39 |
| Cash paid to annuitants..... | 1,896,814.48 |
| Cash paid for surrendered policies..... | 1,480,768.54 |
| Premium notes, loans, or liens used in purchase of surrendered policies and voided by lapse..... | 136,495.64 |
| Surrender values applied to pay running premiums..... | 38,043.04 |
| Cash dividends applied to purchase paid-up additions and annuities..... | 301,718.47 |
| Cash dividends paid policy-holders..... | 1,066,842.57 |
| Cash dividends applied in payment of premiums..... | 314,021.29 |
| Premium notes, loans, or liens used in payment of dividends..... | 672.37 |
| Reserve values paid on matured deferred dividend policies..... | 1,379,094.70 |
| Instalments paid on trust policies..... | 5,840.57 |
| (Total paid policy-holders..... \$15,665,008.06) | |
| Commissions to agents..... | 4,715,938.07 |
| Salaries and travelling expenses of agents..... | 672,060.60 |
| Medical examiners' fees..... | 560,048.84 |
| Salaries of officers and office employés..... | 765,106.07 |
| Taxes and fees..... | 358,247.61 |
| Rent..... | 280,178.69 |
| All other items..... | 1,122,851.62 |
| Total disbursements during the year..... | <u>\$24,139,429.56</u> |
| Balance Dec. 31, 1894..... | <u>\$150,915,095.56</u> |

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

| | |
|--|-------------------------|
| Cost value of real estate unincumbered..... | \$14,675,478.98 |
| Loans on mortgages of real estate (first liens)..... | 26,349,724.84 |
| Loans on collateral securities..... | 579,922.00 |
| Loans on company's policies as collateral..... | 3,205,980.99 |
| Premium notes, loans, or liens on policies in force..... | 1,025,871.94 |
| Book value of stocks and bonds..... | 99,029,047.78 |
| Cash in company's office..... | 107,109.78 |
| Cash deposited in banks..... | 5,385,812.91 |
| Agents' ledger balances..... | 556,646.34 |
| Total net or ledger assets, as per balance..... | <u>\$150,915,095.56</u> |

OTHER ASSETS.

Interest due and accrued on:

| | |
|---|--------------|
| Mortgages..... | \$409,563.97 |
| Stocks and bonds..... | 871,316.98 |
| Collateral loans..... | 406.67 |
| Other assets..... | 92,918.98 |
| Rents due and accrued..... | 31,456.48 |
| Market value of stocks and bonds over book value..... | 4,676,260.89 |

New Business. Renewals.

| | | |
|---|-----------------------|-----------------------|
| Premiums due and unreported on policies in force..... | \$1,585,907.50 | \$2,965,961.67 |
| Deferred premiums on policies in force | 492,682.00 | 1,919,706.00 |
| Total.. | \$2,078,589.50 | \$4,885,667.67 |
| Deduct average loading (20 per cent.).. | 415,717.90 | 977,131.53 |
| | <u>\$1,662,871.60</u> | <u>\$3,908,536.14</u> |

Net amount of uncollected and deferred premiums.. \$5,571,397.74

Total assets as per books of the company \$162,568,417.27

ITEMS NOT ADMITTED.

| | |
|----------------------------|-------------------------|
| Agents' balances..... | 556,646.34 |
| Total admitted assets..... | <u>\$162,011,770.93</u> |

LIABILITIES.

| | |
|---|------------------|
| Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent. interest | \$138,894,619.00 |
| Deduct net value of re-insured risks..... | 214,431.00 |

| | |
|--|------------------|
| Net re-insurance reserve..... | \$138,620,188.00 |
| Additional policy reserve | 1,000,000.00 |
| Real estate sinking fund..... | 200,000.00 |
| Matured endowments due and unpaid..... | \$180,581.96 |
| Death losses and matured endowments not due.. | 1,335,754.13 |
| Death losses and other policy claims resisted..... | 44,000.00 |
| Due and unpaid on annuity claims..... | 50,046.53 |

| | |
|--|--------------|
| Total policy claims..... | 1,550,382.62 |
| Undivided dividends of surplus due policy-holders..... | 147,437.07 |
| Premiums paid in advance..... | 157,415.18 |
| Trust deposits | 87,039.83 |

| | |
|--|-------------------------|
| Liabilities as to policy-holders..... | \$141,762,463.20 |
| Surplus as regards policy-holders..... | 20,249,307.73 |
| Gross liabilities..... | <u>\$162,011,770.93</u> |

PREMIUM NOTE ACCOUNT.

| | |
|--|-----------------------|
| Premium notes, loans, or liens on hand Dec. 31, 1893 | \$1,075,440.32 |
| Premium notes, loans, or liens received during the year..... | 356,367.31 |
| Total | <u>\$1,433,807.63</u> |

Deductions during the year as follows: Notes, loans, or
liens used in:

| | |
|--|-------------------|
| Payment of losses and claims..... | \$25,061.50 |
| Purchase of surrendered policies and voided by lapse..... | 136,496.64 |
| Payment of dividends to policy-holders..... | 672.37 |
| Redeemed by maker in cash..... | <u>245,696.18</u> |

Total reduction..... \$407,935.69

Balance of note assets December 31, 1894..... \$1,025,871.94

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1893.

| | <i>Number.</i> | <i>Amount.</i> |
|-----------------------------|----------------|---------------------|
| Whole life policies..... | 192,912 | \$574,823,400.00 |
| Endowment policies..... | 55,878 | 170,555,922.00 |
| All other policies..... | 5,086 | 29,250,180.00 |
| Reversionary additions..... | ..... | <u>4,527,176.00</u> |

NEW POLICIES ISSUED DURING THE YEAR.

| | | |
|--------------------------|--------|---------------------|
| Whole life policies..... | 67,384 | 163,490,172.00 |
| Endowment policies..... | 13,226 | 32,961,724.00 |
| All other policies..... | 112 | <u>2,159,478.00</u> |

OLD POLICIES REVIVED.

| | | |
|--------------------------|-----|------------------|
| Whole life policies..... | 436 | 1,148,289.00 |
| Endowment policies..... | 126 | 267,149.00 |
| All other policies..... | 40 | <u>69,439.00</u> |

OLD POLICIES INCREASED.

| | | |
|--------------------------|-------|---------------------|
| Whole life policies..... | ..... | 107,430.00 |
| All other policies..... | ..... | <u>5,935,171.00</u> |

ADDITIONS BY DIVIDENDS.

| | | |
|-----------------------------|-------|-------------------|
| Reversionary additions..... | | <u>416,540.00</u> |
|-----------------------------|-------|-------------------|

| | | |
|--|---------|-----------------------|
| Total number and amount..... | 335,200 | \$985,702,070.00 |
| Deduct policies ceased to be in force..... | 57,600 | <u>172,470,910.00</u> |

Total in force Dec. 31, 1894..... \$813,294,160.00

| | <i>Number.</i> | <i>Amount.</i> |
|-----------------------------------|----------------|---------------------|
| Whole life policies in force..... | 212,671 | \$597,767,069.00 |
| Endowment policies in force..... | 59,422 | 175,391,172.00 |
| All other policies in force..... | 5,507 | 35,593,882.00 |
| Reversionary additions in force.. | ..... | <u>4,542,087.00</u> |

Total number and amount..... 277,600 \$813,294,160.00

TERMINATED AS FOLLOWS:

| | | |
|---------------------------|--------|------------------|
| By death | 2,565 | \$8,282,508.00 |
| maturity | 454 | 1,426,637.00 |
| expiry | 128 | 1,524,337.00 |
| surrender | 5,362 | 18,350,576.00 |
| lapse... .. | 33,053 | 85,777,205.00 |
| change and decrease ..... | ..... | 10,450,110.00 |
| Not taken..... | 16,038 | 46,587,537.00 |
| Total | 57,600 | \$172,407,910.00 |

BUSINESS IN NEW HAMPSHIRE.

| | | |
|---|-------|----------------|
| Policies in force Dec. 31, 1893..... | 960 | \$1,480,230.00 |
| Policies issued during year..... | 182 | 220,500.00 |
| Total | 1,142 | \$1,700,730.00 |
| Deduct policies ceased to be in force..... | 146 | 184,204.00 |
| In force in New Hampshire, Dec. 31, 1894... | 996 | \$1,516,526.00 |
| Losses and claims unpaid Dec. 31, 1893..... | 2 | \$1,502.24 |
| Losses incurred during 1894..... | 23 | 31,639.38 |
| Total | 25 | \$33,141.62 |
| Losses and claims paid during 1894..... | 24 | \$32,141.62 |
| Premiums collected or secured without deductions..... | | \$45,881.17 |

NORTHWESTERN MUTUAL LIFE INSURANCE
COMPANY.

MILWAUKEE, WIS.

Incorporated March, 1857. Commenced business November 25, 1858.

H. L. PALMER, *President.*J. W. SKINNER, *Secretary.*

INCOME.

| | |
|--|----------------|
| New premiums without deductions..... | \$1,265,512.24 |
| Renewal premiums without deductions..... | 10,028,617.31 |
| Premiums received for renewals..... | 99,319.13 |
| Premiums paid by dividends..... | 939,420.11 |

| | |
|--|------------|
| Premiums paid by surrendered policies..... | \$6,496.47 |
| Surrendered values applied to purchase paid-up insurance | 406,143.04 |
| Cash received for annuities..... | 18,155.78 |

Total premium income..... \$12,758,666.08
 Cash received for interest on:

| | |
|--|--------------|
| Mortgage loans..... | 2,910,840.06 |
| Bonds owned and dividends on stock..... | 278,484.99 |
| Premium notes, loans, or liens..... | 38,414.71 |
| Other debts due the company..... | 190,893.57 |
| Discount on claims paid in advance..... | 1,638.10 |
| Rents for use of company's property..... | 70,618.16 |
| Profit and loss account..... | 16,485.35 |

Total income..... \$16,266,041.02
 Net or ledger assets Dec. 31, 1893..... 61,441,625.63

Total..... \$77,707,666.65

DISBURSEMENTS.

| | |
|--|----------------|
| Cash paid for losses and additions..... | \$2,658,279.16 |
| Premium notes, loans, or liens used in payment of same..... | 21,214.39 |
| Cash paid for matured endowments and additions... | 404,292.92 |
| Premium notes, loans, or liens used in payment of same | 9,365.64 |

| | |
|---|------------------------------|
| Net amount paid for losses and endowments..... | \$3,093,152.11 |
| Cash paid to annuitants..... | 1,912.85 |
| Cash paid for surrendered policies..... | 377,742.28 |
| Premium notes, loans, or liens used in purchase of surrendered policies..... | 4,387.93 |
| Surrender values applied to pay running premiums..... | 6,496.47 |
| Surrender values applied to purchase paid-up insurance... | 406,143.04 |
| Cash dividends applied to purchase paid-up additions..... | 174,380.59 |
| Cash dividends paid policy-holders..... | 252,014.17 |
| Cash dividends applied in payment of premiums..... | 765,039.52 |
| Premium notes, loans, or liens used in payment of dividends (Total paid policy-holders | 69,890.82 \$5,151,161.78) |
| Commissions to agents..... | 1,382,189.35 |
| Salaries and travelling expenses of agents..... | 28,091.50 |
| Medical examiners' fees..... | 103,514.43 |
| Salaries of officers and office employes..... | 212,439.68 |
| Taxes and fees..... | 163,918.44 |
| Furniture and fixtures for offices..... | 8,369.79 |
| Advertising..... | 6,013.75 |

| | |
|--|------------------------|
| Premium on bonds bought..... | \$80,250.24 |
| All other items..... | 344,959.96 |
| Total disbursements during the year..... | <u>\$7,480,908.92</u> |
| Balance Dec. 31, 1894..... | <u>\$70,226,757.73</u> |

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

| | |
|--|------------------------|
| Cost value of real estate unincumbered..... | \$1,183,409.12 |
| Loans on mortgages of real estate (first liens)..... | 55,846,691.09 |
| Loans on company's policies as collateral..... | 78,820.00 |
| Premium notes, loans, or liens on policies in force..... | 467,540.42 |
| Par value of stocks and bonds..... | 7,170,965.00 |
| Cash in company's office..... | 142,943.17 |
| Cash deposited in banks..... | 5,313,047.62 |
| Agents' ledger balances..... | 23,341.31 |
| Total net or ledger assets, as per balance..... | <u>\$70,226,757.73</u> |

OTHER ASSETS.

Interest due and accrued on:

| | |
|--|----------------|
| Mortgages..... | \$1,037,383.59 |
| Collateral loans..... | 103.07 |
| Premium notes, loans, or liens..... | 16,500.91 |
| Rents due and accrued..... | 10,050.87 |
| Market value of stocks and bonds over par..... | 550,080.83 |

New Business. Renewals.

| | | |
|---|---------------------|-----------------------|
| Premiums due and unreported on policies in force..... | \$294,482.00 | \$421,083.00 |
| Deferred premiums on policies in force... | 121,814.00 | 960,843.00 |
| Total..... | \$416,296.00 | \$1,381,926.00 |
| Deduct cost of collection..... | 208,143.00 | 82,915.56 |
| | <u>\$208,143.00</u> | <u>\$1,299,010.44</u> |

Net amount of uncollected and deferred premiums.... 1,507,158.44

Total assets as per books of the company..... \$73,348,035.44

ITEMS NOT ADMITTED.

| | |
|----------------------------|------------------------|
| Agents' balances..... | 23,341.31 |
| Total admitted assets..... | <u>\$73,324,694.13</u> |

LIABILITIES.

| | | |
|--|--------------|------------------------|
| Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent. interest..... | | \$58,642,821.00 |
| Death losses and matured endowments not due..... | \$282,244.46 | |
| Death losses and other policy claims resisted..... | 61,200.00 | |
| Total policy claims..... | | 343,444.46 |
| Unpaid dividends of surplus due policy-holders..... | | 110,085.73 |
| Premiums paid in advance..... | | 7,000.00 |
| Accrued commissions..... | | 5,000.00 |
| Reserve for paid-up insurance claimable and annuities.... | | 70,227.00 |
| Liabilities as to policy-holders..... | | \$59,178,578.19 |
| Surplus as regards policy-holders..... | | 14,146,115.94 |
| Gross liabilities..... | | <u>\$73,324,694.13</u> |

PREMIUM NOTE ACCOUNT.

| | | |
|---|--------------|---------------------|
| Premium notes, loans, or liens on hand Dec. 31, 1893.. | \$476,096.97 | |
| Premium notes, loans, or liens received during the year..... | 114,896.88 | |
| Total..... | | \$590,995.85 |
| Deductions during the year, as follows: Notes, loans, or liens used in: | | |
| Payment of losses and claims..... | \$30,590.03 | |
| Purchase of surrendered policies and voided by lapse | 4,387.93 | |
| Payment of dividends to policy-holders..... | 69,590.82 | |
| Redeemed by maker in cash..... | 18,596.65 | |
| Total reduction..... | | 123,455.43 |
| Balance of note assets Dec. 31, 1894..... | | <u>\$467,540.42</u> |

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1893.

| | Number. | Amount. |
|--------------------------|---------|------------------|
| Whole life policies..... | 109,884 | \$262,968,458.00 |
| Endowment policies..... | 25,978 | 57,668,754.00 |
| All other policies..... | 548 | 4,515,735.00 |

NEW POLICIES ISSUED DURING THE YEAR.

| | | |
|--------------------------|--------|---------------|
| Whole life policies..... | 15,024 | 33,391,431.00 |
| Endowment policies..... | 5,236 | 11,897,408.00 |
| All other policies..... | 517 | 1,549,355.00 |

OLD POLICIES REVIVED.

| | | |
|--------------------------|-------|--------------|
| Whole life policies..... | 321 | \$833,761.00 |
| Endowment policies..... | 90 | 268,800.00 |
| All other policies..... | ..... | 1,000.00 |

OLD POLICIES INCREASED.

| | | |
|--------------------------|----|------------|
| Whole life policies..... | 59 | ..... |
| Endowment policies..... | 2 | ..... |
| All other policies..... | 8 | 128,784.00 |

ADDITIONS BY DIVIDENDS.

| | | |
|--------------------------|-------|--------------|
| Whole life policies..... | ..... | 149,826.00 |
| Endowment policies..... | ..... | 89,155.00 |
| All other policies..... | ..... | 2,126,800.00 |

| | | |
|--|---------|------------------|
| Total number and amount..... | 157,667 | \$375,589,267.00 |
| Deduct policies ceased to be in force..... | 12,767 | 34,891,698.00 |

| | | |
|-----------------------------------|---------|------------------|
| Total in force Dec. 31, 1894..... | 144,900 | \$340,697,569.00 |
|-----------------------------------|---------|------------------|

| | Number. | Amount. |
|-----------------------------------|---------|------------------|
| Whole life policies in force..... | 115,566 | \$272,236,634.00 |
| Endowment policies in force.... | 26,712 | 63,618,347.00 |
| All other policies in force..... | 622 | 4,785,298.00 |
| Total number and amount.... | 144,900 | \$340,697,569.00 |

TERMINATED AS FOLLOWS:

| | | |
|--------------------------|--------|-----------------|
| By death..... | 1,130 | \$2,743,491.00 |
| maturity..... | 253 | 421,852.00 |
| expiry..... | 294 | 2,963,284.00 |
| surrender..... | 2,938 | 4,982,602.00 |
| lapse..... | 5,780 | 12,528,636.00 |
| change and decrease..... | ..... | 4,676,353.00 |
| Not taken..... | 2,372 | 6,575,480.00 |
| Total..... | 12,767 | \$34,891,698.00 |

BUSINESS IN NEW HAMPSHIRE.

| | | |
|--|-----|----------------|
| Policies in force Dec. 31, 1893..... | 607 | \$1,205,834.00 |
| Policies issued during year..... | 76 | 130,302.00 |
| Total..... | 683 | \$1,336,136.00 |
| Deduct policies ceased to be in force..... | 3 | ..... |

| | | |
|---|-----|----------------|
| In force in New Hampshire, Dec. 31, 1894... | 680 | \$1,354,366.00 |
|---|-----|----------------|

| | | |
|---|---|------------|
| Losses incurred and paid during 1894..... | 4 | \$5,000.00 |
|---|---|------------|

Premiums collected or secured without deductions:

| | |
|--|-------------|
| Cash, \$51,292.82; notes or credits, \$7,054.00..... | \$51,363.86 |
|--|-------------|

PENN MUTUAL LIFE INSURANCE COMPANY.

PHILADELPHIA, PA.

Incorporated February 24, 1847. Commenced business May 25, 1847.

EDWARD M. NEEDLES, *President.*

HENRY C. BROWN, *Secretary.*

INCOME.

| | |
|---|-----------------|
| New premiums without deductions..... | \$585,587.16 |
| Renewal premiums without deductions..... | 3,540,133.66 |
| Premiums received on new policies..... | 19,319.90 |
| Premiums received on renewals..... | 143,068.63 |
| Premiums paid by dividends..... | 750,361.03 |
| Surrender values applied to purchase paid-up insurance and annuities..... | 205,042.00 |
| Cash received for annuities..... | 30,272.00 |
| Total..... | \$5,215,623.63 |
| Deduct amount paid for re-insurance..... | 2,630.39 |
| Total premium income..... | \$5,215,993.24 |
| Cash received for interest on: | |
| Mortgage loans..... | 571,865.21 |
| Bonds owned and dividends on stock..... | 326,177.29 |
| Premium notes, loans, or liens..... | 55,686.58 |
| Collateral loans..... | 164,896.76 |
| General account..... | 14,295.58 |
| Rents for use of company's property..... | 43,729.82 |
| Profits on bonds or stocks and real estate sold..... | 9,600.46 |
| Total income..... | \$6,402,248.94 |
| Net or ledger assets Dec. 31, 1893..... | 21,718,951.80 |
| Total..... | \$28,121,198.24 |

DISBURSEMENTS.

| | |
|---|----------------|
| Cash paid for losses and additions..... | \$1,474,550.80 |
| Premium notes, loans, or liens used in payment of same..... | 34,967.32 |
| Cash paid for matured endowments and additions.... | 178,474.68 |
| Premium notes, loans, or liens used in payment of same..... | 1,914.32 |
| Cash paid for sums falling due on instalment policies..... | 9,700.00 |
| Gross amount paid for losses and endowments.... | \$1,699,607.62 |
| Received for losses or claims on policies re-insured.. | 20,000.00 |
| Net amount paid for losses and endowments..... | \$1,679,607.62 |

| | |
|--|-----------------|
| Cash paid to annuitants..... | \$10,453.82 |
| Premium notes, loans, or liens used in purchase of surrendered policies and voided by lapse..... | 80,420.56 |
| Surrender values applied to pay running premiums..... | 380,068.70 |
| Surrender values applied to purchase paid-up insurance and annuities..... | 205,042.00 |
| Cash dividends applied to purchase paid-up additions and annuities..... | 64,759.16 |
| Cash dividends paid policy-holders..... | 1,271.92 |
| Cash dividends applied in payment of premiums..... | 598,804.70 |
| Premium notes, loans, or liens used in payment of dividends | 85,445.24 |
| (Total paid policy-holders..... | \$3,105,873.72) |
| Commissions to agents..... | 487,598.21 |
| Salaries and travelling expenses of agents..... | 71,147.38 |
| Medical examiners' fees..... | 45,266.67 |
| Salaries of officers and office employés..... | 104,735.31 |
| Taxes and fees..... | 159,596.35 |
| Rent..... | 32,862.64 |
| Furniture and fixtures for offices..... | 1,297.09 |
| Advertising and printing..... | 28,295.53 |
| All other items..... | 60,359.69 |

Total disbursements during the year..... \$4,097,082.59

Balance Dec. 31, 1894..... \$24,024,165.65

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

| | |
|--|----------------|
| Cost value of real estate unincumbered..... | \$1,439,650.76 |
| Loans on mortgages of real estate (first liens)..... | 10,782,443.78 |
| Loans on collateral securities..... | 2,110,934.77 |
| Loans on company's policies as collateral..... | 1,387,412.00 |
| Premium notes, loans, or liens on policies in force..... | 769,011.63 |
| Cost value of stocks and bonds..... | 7,117,788.06 |
| Cash in company's office..... | 7,257.82 |
| Cash deposited in banks..... | 263,300.00 |
| Bills receivable..... | 152,516.81 |
| Agents' balances..... | 20,733.63 |

Total net or ledger assets, as per balance..... \$24,037,606.45

OTHER ASSETS.

Interest due and accrued on:

| | |
|---|--------------|
| Mortgages..... | \$258,182.05 |
| Collateral loans..... | 14,814.45 |
| Premium notes, loans, or liens..... | 2,719.61 |
| Rents due and accrued..... | 10,623.14 |
| Market value of stocks and bonds over cost..... | 17,006.45 |

| | <i>New Business.</i> | <i>Renewals.</i> |
|---|--------------------------|---------------------|
| Premiums due and unreported on policies in force..... | \$91,397.36 | \$324,309.39 |
| Deferred premiums on policies in force.. | 52,628.94 | 356,299.58 |
| Total..... | \$144,026.27 | \$680,608.97 |
| Deduct cost of collection..... | 72,013.14 | 29,533.45 |
| | <u>\$72,013.13</u> | <u>\$661,135.52</u> |

Net amount of uncollected and deferred premiums.... 633,148.65

Total assets, as per books of the company..... \$24,974,102.80

ITEMS NOT ADMITTED.

| | |
|-------------------------------|------------------------|
| Agents' balances..... | \$20,735.63 |
| Bills receivable..... | 152,516.81 |
| Total items not admitted..... | <u>173,252.44</u> |
| Total admitted assets..... | <u>\$24,800,850.36</u> |

LIABILITIES.

Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent. interest..... \$21,766,333.00

| | |
|--|--------------|
| Death losses and matured endowments not due..... | \$118,440.00 |
| Death losses and other policy-claims resisted..... | 10,000.00 |

| | |
|---|-----------------|
| Total policy claims..... | 128,440.00 |
| Unpaid dividends of surplus due policy-holders..... | 58,954.62 |
| Premiums paid in advance..... | 10,565.76 |
| Scrip outstanding..... | <u>8,630.00</u> |

Liabilities as to policy-holders..... \$21,972,923.38

Surplus as regards policy-holders..... 2,827,926.98

Gross liabilities..... \$24,800,850.36

PREMIUM NOTE ACCOUNT.

| | |
|--|-------------------|
| Premium notes, loans, or liens on hand Dec. 31, 1893... | \$699,565.30 |
| Premium notes, loans, or liens received during the year..... | <u>283,597.07</u> |

Total..... \$983,162.37

Deductions during the year, as follows: Notes, loans, or liens used in:

| | |
|--|------------------|
| Payment of losses and claims..... | \$36,882.14 |
| Purchase of surrendered policies and voided by lapse | 80,420.56 |
| Payment of dividends to policy-holders..... | 85,445.24 |
| Redeemed by maker in cash..... | <u>11,402.80</u> |

Total reduction..... 214,150.74

Balance of note assets Dec. 31, 1894..... \$769,011.63

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1893.

| | <i>Number.</i> | <i>Amount.</i> |
|-----------------------------|----------------|-----------------|
| Whole life policies..... | 30,948 | \$84,312,499.00 |
| Endowment policies..... | 14,821 | 34,469,967.00 |
| All other policies..... | 1,716 | 4,917,700.00 |
| Reversionary additions..... | .... | 587,552.00 |

NEW POLICIES ISSUED DURING THE YEAR.

| | | |
|--------------------------|-------|---------------|
| Whole life policies..... | 5,286 | 12,778,761.00 |
| Endowment policies..... | 2,011 | 4,684,948.00 |
| All other policies..... | 360 | 1,292,850.00 |

OLD POLICIES REVIVED.

| | | |
|----------------------------|------|--------------|
| Whole life policies..... | 443 | 811,703.00 |
| Endowment policies..... | 337 | 337,401.00 |
| All other policies..... | 776 | 2,119,656.00 |
| Reversionary additions.... | .... | 2,100.00 |

OLD POLICIES INCREASED.

| | | |
|--------------------------|----|------------|
| Whole life policies..... | 23 | 121,500.00 |
| Endowment policies..... | 6 | 37,000.00 |
| All other policies..... | 1 | 3,000.00 |

ADDITIONS BY DIVIDENDS.

| | | |
|--|--------|------------------|
| Reversionary additions..... | .... | 114,881.00 |
| Total number and amount..... | 56,728 | \$146,591,518.00 |
| Deduct policies ceased to be in force..... | 7,177 | 20,054,443.00 |
| Total in force Dec. 31, 1894..... | 49,551 | \$126,537,075.00 |

| | <i>Number.</i> | <i>Amount.</i> |
|--------------------------------------|----------------|------------------|
| Whole life policies in force..... | 32,276 | \$85,405,044.00 |
| Endowment policies in force..... | 15,244 | 34,794,273.00 |
| All other policies in force..... | 2,081 | 5,688,377.00 |
| Reversionary additions in force..... | .... | 651,881.00 |
| Total number and amount..... | 49,551 | \$126,537,075.00 |

TERMINATED AS FOLLOWS:

| | | |
|---------------|-----|----------------|
| By death..... | 536 | \$1,611,525.00 |
| maturity..... | 86 | 170,389.00 |
| expiry..... | 234 | 746,250.00 |

| | <i>Number.</i> | <i>Amount.</i> |
|--------------------------|----------------|-----------------|
| surrender..... | 1,376 | \$3,634,706.00 |
| lapse..... | 3,567 | 9,541,970.00 |
| change and decrease..... | 35 | 688,054.00 |
| Not taken..... | 1,343 | 3,661,550.00 |
| Total..... | 7,177 | \$20,054,448.00 |

BUSINESS IN NEW HAMPSHIRE.

| | | |
|--|-----|--------------|
| Policies in force Dec. 31, 1893..... | 216 | \$577,250.00 |
| Policies issued during year..... | 49 | 112,500.00 |
| Total..... | 265 | \$689,750.00 |
| Deduct policies ceased to be in force..... | 25 | 65,000.00 |
| In force in New Hampshire Dec. 31, 1894.... | 240 | \$624,750.00 |
| Losses and claims incurred and paid during 1894..... | 3 | \$3,000.00 |
| Premiums collected or secured without deductions: | | |
| Cash, \$27,553.92; notes or credits, \$965.00..... | | \$28,518.92 |

PHENIX MUTUAL LIFE INSURANCE COMPANY.

HARTFORD, CONN.

Incorporated May, 1851. Commenced business May, 1851.

JONATHAN B. BUNCE, *President.* CHARLES H. LAWRENCE, *Secretary.*

INCOME.

| | |
|--|----------------|
| New premiums without deductions..... | \$287,205.53 |
| Renewal premiums without deductions..... | 757,562.67 |
| Premiums paid by dividends..... | 140,167.83 |
| Premiums paid by surrendered policies..... | 12,442.17 |
| Cash received for annuities..... | 1,183.00 |
| Total..... | \$1,198,560.70 |
| Deduct amount paid for re-insurance..... | 5,787.96 |
| Total premium income..... | \$1,192,792.74 |

Cash received for interest on:

| | |
|--|------------|
| Mortgage loans..... | 344,124.03 |
| Bonds owned and dividends on stock..... | 120,034.21 |
| Premium notes, loans, or liens..... | 34,828.29 |
| Other debts due the company..... | 15,112.29 |
| Discount on claims paid in advance..... | 678.92 |
| Rents for use of company's property..... | 35,387.60 |
| Profits on real estate sold..... | 6,293.13 |

| | |
|--|------------------------|
| Total income..... | \$1,749,231.21 |
| Net or ledger assets, Dec. 31, 1893..... | 9,781,569.30 |
| Total..... | <u>\$11,530,800.51</u> |

DISBURSEMENTS.

| | |
|---|--------------|
| Cash paid for losses and additions..... | \$612,276.07 |
| Premium notes, loans, or liens used in payment of same..... | 31,622.54 |
| Cash paid for matured endowments and additions..... | 159,558.96 |
| Premium notes, loans, or liens used in payment of same..... | 3,602.84 |

| | |
|--|-----------------|
| Net amount paid for losses and endowments..... | \$807,160.11 |
| Cash paid to annuitants..... | 1,875.00 |
| Cash paid for surrendered policies..... | 109,358.26 |
| Premium notes, loans, or liens used in purchase of surrendered policies and voided by lapse..... | 15,487.56 |
| Surrender values applied to pay running premiums..... | 7,588.17 |
| Surrender values applied to purchase paid-up insurance and annuities..... | 4,854.00 |
| Cash dividends applied to purchase paid-up additions and annuities..... | 22,306.72 |
| Cash dividends paid policy-holders..... | 761.93 |
| Cash dividends applied in payment of premiums..... | 117,860.61 |
| Premium notes, loans, or liens, used in payment of dividends..... | 303.91 |
| (Total paid policy-holders..... | \$1,087,556.27) |
| Commissions to agents..... | 215,536.67 |
| Salaries and travelling expenses of agents..... | 60,340.33 |
| Medical examiners' fees..... | 32,037.43 |
| Salaries of officers and office employes..... | 58,750.64 |
| Taxes and fees..... | 54,924.57 |
| Rent..... | 18,195.40 |
| Furniture and fixtures for office..... | 1,216.10 |
| Advertising and printing..... | 26,248.41 |
| Profit and loss account..... | 9,101.96 |
| All other items..... | 47,631.29 |

| | |
|--|-----------------------|
| Total disbursements during the year..... | <u>\$1,611,538.97</u> |
| Balance Dec. 31, 1894..... | <u>\$9,919,261.54</u> |

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

| | |
|--|-----------------------|
| Cost value of real estate unincumbered..... | \$939,692.77 |
| Loans on mortgages of real estate (first liens)..... | 5,633,589.50 |
| Loans on collateral securities..... | 5,600.00 |
| Loans on company's policies as collateral..... | 142,493.60 |
| Premium notes, loans, or liens on policies in force..... | 558,700.01 |
| Cost value of stocks and bonds..... | 2,262,538.71 |
| Cash in company's office..... | 198.93 |
| Cash deposited in banks..... | 376,378.02 |
| Total net or ledger assets, as per balance..... | \$9,919,261.54 |

OTHER ASSETS.

Interest due and accrued on:

| | |
|---|--------------|
| Mortgages..... | \$123,927.11 |
| Premium notes, loans, or liens..... | 4,701.62 |
| Market value of stocks and bonds over cost..... | 51,722.29 |

| | <i>New</i> | <i>Business.</i> | <i>Renewals.</i> |
|---|--------------------|---------------------|------------------|
| Premiums due and unreported on policies in force..... | \$45,080.74 | \$38,123.97 | |
| Deferred premiums on policies in force... | 23,731.73 | 62,267.08 | |
| Total..... | \$68,812.47 | \$100,400.05 | |
| Deduct cost of collection..... | 18,270.57 | 20,080.01 | |
| | \$50,541.90 | \$8,320.04 | |

Net amount of uncollected and deferred premiums..... 130,861.94

Total assets as per books of the company..... \$10,230,474.50

LIABILITIES.

| | |
|---|----------------|
| Net present value of all outstanding policies computed according to the Actuaries' Table of Mortality, with 4 per cent. interest..... | \$9,509,000.00 |
| Deduct net value of re-insured risks..... | 18,106.00 |

| | |
|--|------------------------|
| Net re-insurance reserve..... | \$9,490,894.00 |
| Death losses and matured endowments not due..... | 18,249.00 |
| Premiums paid in advance..... | 9,385.66 |
| Reserve on real estate account..... | 138,093.77 |
| Liabilities as to policy-holders..... | 9,656,622.43 |
| Surplus as regards policy-holders..... | 573,852.07 |
| Gross liabilities..... | \$10,230,474.50 |

PREMIUM NOTE ACCOUNT.

| | |
|--|---------------------|
| Premium notes, loans, or liens on hand Dec. 31, 1893.... | \$620,518.48 |
| Deductions during the year, as follows: Notes, loans, or liens used in: | |
| Payment of losses and claims..... | \$35,225.18 |
| Purchase of surrendered policies and voided by lapse | 15,487.58 |
| Payment of dividends to policy-holders..... | 808.91 |
| Redeemed by maker in cash..... | 10,731.82 |
| Total reduction..... | 61,748.47 |
| Balance of note assets Dec. 31, 1894..... | <u>\$558,770.01</u> |

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1893.

| | Number. | Amount. |
|----------------------------|---------|-----------------|
| Whole life policies..... | 13,669 | \$22,489,969.00 |
| Endowment policies..... | 7,724 | 10,868,464.00 |
| All other policies..... | 28 | 111,000.00 |
| Reversionary additions.... | .... | 218,070.00 |

NEW POLICIES ISSUED DURING THE YEAR.

| | | |
|--------------------------|-------|--------------|
| Whole life policies..... | 3,176 | 6,502,944.00 |
| Endowment policies..... | 2,200 | 3,326,214.00 |
| All other policies..... | 37 | 108,500.00 |

OLD POLICIES REVIVED.

| | | |
|--------------------------|---|-----------|
| Whole life policies..... | 6 | 14,000.00 |
| Endowment policies..... | 8 | 9,200.00 |

OLD POLICIES INCREASED.

| | | |
|--------------------------|------|----------|
| Whole life policies..... | .... | 5,000.00 |
| Endowment policies..... | .... | 4,150.00 |

ADDITIONS BY DIVIDENDS.

| | | |
|--|---------------|------------------------|
| Reversionary additions..... | .... | 38,644.00 |
| Total number and amount..... | 26,942 | \$43,882,175.00 |
| Deduct policies ceased to be in force..... | 4,145 | 7,501,128.00 |
| Total in force Dec. 31, 1894..... | <u>22,797</u> | <u>\$36,381,049.00</u> |

| | <i>Number.</i> | <i>Amount.</i> |
|------------------------------------|----------------|------------------------|
| Whole life policies in force..... | 14,498 | \$24,332,106.00 |
| Endowment policies in force..... | 8,198 | 11,564,379.00 |
| All other policies in force..... | 191 | 247,500.00 |
| Reversionary additions in force... | .... | 237,064.00 |
| Total number and amount..... | <u>23,797</u> | <u>\$36,381,049.00</u> |

TERMINATED AS FOLLOWS:

| | <i>Number.</i> | <i>Amount.</i> |
|-----------------------------|----------------|-----------------------|
| By death..... | 381 | \$564,086.00 |
| maturity..... | 170 | 163,028.00 |
| expiry..... | 1 | 3,000.00 |
| surrender and decrease..... | 247 | 592,838.00 |
| lapse..... | 1,492 | 2,702,715.00 |
| change..... | 196 | 385,040.00 |
| Not taken..... | 1,564 | 2,899,419.00 |
| Transfer..... | 94 | 191,000.00 |
| Total..... | <u>4,145</u> | <u>\$7,501,126.00</u> |

BUSINESS IN NEW HAMPSHIRE.

| | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|---------------------|
| Policies in force Dec. 31, 1893..... | 699 | \$752,578.00 |
| Policies issued during year..... | 132 | 155,280.00 |
| Total..... | <u>831</u> | <u>\$907,858.00</u> |
| Deduct policies ceased to be in force..... | 109 | 130,007.00 |
| In force in New Hampshire, Dec.31, 1894.... | <u>722</u> | <u>\$777,851.00</u> |
| Losses incurred during 1894..... | 19 | \$17,919.00 |
| Losses and claims paid during 1894..... | 18 | 17,319.00 |
| Premiums collected or secured without deductions: | | |
| Cash, \$31,104.73; notes or credits, \$3,034.55..... | | <u>\$34,139.28</u> |

PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY.

NEW YORK CITY.

Incorporated February 25, 1875. Commenced business August 10, 1875.

SHEPPARD HOMANS, *President.*WILLIAM E. STEVENS, *Secretary.*

CASH CAPITAL, \$100,000.00.

INCOME.

| | | |
|--|----------------|----------------|
| New premiums without deductions | \$344,489.98 | |
| Renewal premiums without deductions | 1,525,190.57 | |
| Premiums paid by dividends | 281,581.89 | |
| Premiums paid by surrendered policies | 2,025.45 | |
| Total | \$2,153,287.94 | |
| Deduct amount paid for re-insurance | 13,040.17 | |
| Total premium income | | \$2,140,247.67 |
| Cash received for interest on: | | |
| Mortgage loans | | 9,689.83 |
| Bonds owned and dividends on stock | | 33,016.25 |
| Collateral and other loans | | 683.97 |
| Other debts due the company | | 4,434.20 |
| Rents for use of company's property | | 26,286.03 |
| Total income | | \$2,214,357.95 |
| Net or ledger assets December 31, 1893 | | 1,410,725.75 |
| Total | | \$3,625,083.70 |

DISBURSEMENTS.

| | | |
|--|-----------------|----------------|
| Cash paid for losses and additions | \$1,104,149.99 | |
| Received for losses on policies re-insured | 22,000.00 | |
| Net amount paid for losses and endowments | | \$1,082,149.99 |
| Cash paid to annuitants | | 1,581.40 |
| Cash paid for surrendered policies | | 7,223.78 |
| Surrender values applied to purchase paid-up insurance and annuities | | 2,025.45 |
| Cash dividends paid policy-holders | | 31,255.81 |
| Cash dividends applied in payment of premiums | | 281,581.89 |
| (Total paid policy-holders | \$1,405,818.32) | |

| | |
|---|------------|
| Cash paid stockholders for interest or dividends..... | \$6,977.60 |
| Commissions to agents..... | 304,555.59 |
| Salaries and travelling expenses of agents..... | 14,177.83 |
| Medical examiners' fees..... | 38,006.54 |
| Salaries of officers and office employes..... | 81,103.37 |
| Taxes and fees..... | 27,169.72 |
| Rent..... | 19,988.03 |
| Furniture and fixtures for offices..... | 2,650.52 |
| Advertising, printing, and stationery..... | 19,818.35 |
| All other items..... | 67,913.00 |

Total disbursements during the year... .. \$1,988,168.87

Balance December 31, 1894..... \$1,636,914.83

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

| | |
|--|--------------|
| Cost value of real estate unincumbered..... | \$235,668.92 |
| Loans on mortgages of real estate (first liens)..... | 212,900.00 |
| Loans on collateral securities..... | 75,000.00 |
| Loans on company's policies as collateral..... | 9,618.92 |
| Cost value of stocks and bonds..... | 927,631.47 |
| Cash in company's office..... | 3,329.02 |
| Cash deposited in banks..... | 111,467.33 |
| Agents' ledger balances..... | 61,304.17 |

Total net or ledger assets, as per balance..... \$1,636,914.83

Deduct depreciation from cost of assets..... 50,816.25

Total net or ledger assets, less depreciation..... \$1,586,098.58

OTHER ASSETS.

Interest due and accrued on:

| | |
|---|------------|
| Mortgages..... | \$3,258.33 |
| Stocks and bonds..... | 19,710.97 |
| Policy loans..... | 182.99 |
| Other assets..... | 314.26 |
| Rents due and accrued..... | 6,775.86 |
| Market value of real estate over cost..... | 15,000.00 |
| Market value of stocks and bonds over cost..... | 22,412.50 |

| | <i>New Business. Renewals.</i> | |
|--|------------------------------------|---------------------|
| Premiums due and unreported on poli- cies in force..... | \$42,304.52 | \$49,041.00 |
| Deferred premiums on policies in force | 48,792.25 | 126,718.95 |
| Total..... | <u>\$91,096.77</u> | <u>\$175,759.95</u> |
| Deduct average loading (50 per cent).. | 45,548.38 | 87,879.97 |
| | <u>\$45,548.38</u> | <u>\$87,879.98</u> |

Net amount of uncollected and deferred premiums..... 133,428.36

Total assets as per books of the company..... \$1,787,181.85

ITEMS NOT ADMITTED.

| | |
|----------------------------|----------------|
| Agents' balances..... | \$61,304.17 |
| Total admitted assets..... | \$1,725,877.68 |

LIABILITIES.

| | |
|--|----------------|
| Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent. interest..... | \$756,391.00 |
| Death losses and matured endowments not due.... | \$149,280.00 |
| Death losses and other policy claims resisted..... | 50,109.00 |
| Total policy claims..... | 199,389.00 |
| Premiums paid in advance..... | 5,159.53 |
| Liabilities as to policy-holders..... | \$960,930.53 |
| Paid-up capital..... | \$100,000.00 |
| Surplus over capital..... | 664,947.15 |
| Surplus as regards policy-holders..... | 764,947.15 |
| Gross liabilities..... | \$1,725,877.68 |

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1893.

| | Number. | Amount. |
|--------------------------|---------|----------------|
| Whole life policies..... | 530 | \$1,037,686.00 |
| Endowment policies..... | 549 | 790,760.00 |
| All other policies..... | 23,454 | 81,272,988.00 |

NEW POLICIES ISSUED DURING THE YEAR.

| | | |
|--------------------------|-------|---------------|
| Whole life policies..... | 434 | 1,106,949.00 |
| Endowment policies..... | 175 | 310,590.00 |
| All other policies..... | 7,084 | 20,388,362.00 |

OLD POLICIES REVIVED.

| | | |
|--------------------------|------|------------|
| Whole life policies..... | 11 | 40,000.00 |
| Endowment policies..... | .... | 6,500.00 |
| All other policies..... | 61 | 219,125.00 |

OLD POLICIES INCREASED.

| | | |
|--------------------------|------|-----------|
| Whole life policies..... | .... | 3,500.00 |
| Endowment policies..... | 8 | 5,000.00 |
| All other policies..... | 19 | 32,500.00 |

| | | |
|---|--------|------------------|
| Total number and amount..... | 32,275 | \$105,215,960.00 |
| Defunct policies ceased to be in force..... | 6,620 | 21,190,922.00 |
| Total in force December 31, 1894..... | 25,655 | \$84,025,038.00 |

| | <i>Number.</i> | <i>Amount.</i> |
|-----------------------------------|----------------|------------------------|
| Whole life policies in force..... | 781 | \$1,696,135.00 |
| Endowment policies in force..... | 584 | 898,584.00 |
| All other policies in force..... | 24,290 | 81,490,319.00 |
| Total number and amount | <u>25,655</u> | <u>\$84,025,088.00</u> |

TERMINATED AS FOLLOWS:

| | | |
|--------------------------|--------------|------------------------|
| By death..... | 280 | \$1,087,461.00 |
| expiry..... | 5,147 | 16,568,625.00 |
| surrender..... | 70 | 135,600.00 |
| lapse..... | 165 | 298,250.00 |
| change and decrease..... | 15 | 396,486.00 |
| Not taken..... | 943 | 2,704,500.00 |
| Total..... | <u>6,620</u> | <u>\$21,190,922.00</u> |

BUSINESS IN NEW HAMPSHIRE.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|---------------------|
| Policies in force December 31, 1893..... | 91 | \$187,000.00 |
| Policies issued during the year..... | 134 | 237,326.00 |
| Total..... | <u>225</u> | <u>\$424,326.00</u> |
| Deduct policies ceased to be in force..... | 31 | 64,000.00 |
| In force in New Hampshire, Dec. 31, 1894... | <u>194</u> | <u>\$360,326.00</u> |
| Losses and claims unpaid Dec. 31, 1893..... | 1 | \$2,000.00 |
| Losses incurred during 1894..... | 1 | 1,000.00 |
| Total..... | <u>2</u> | <u>\$3,000.00</u> |
| Losses and claims paid during 1894..... | <u>2</u> | <u>\$3,000.00</u> |
| Premiums collected or secured without deductions..... | | \$7,597.00 |

STATE MUTUAL LIFE ASSURANCE COMPANY.

WORCESTER, MASS.

Incorporated March, 1844. Commenced business June, 1845.

A. G. BULLOCK, *President.*H. M. WITTER, *Secretary.*

INCOME.

| | |
|---|-----------------|
| New premiums without deductions..... | \$280,779.75 |
| Renewal premiums without deductions..... | 1,290,702.18 |
| Premiums received on new policies..... | 42,622.00 |
| Premiums received for renewals..... | 204,579.20 |
| Premiums paid by dividends..... | 283,314.39 |
| Total..... | \$2,102,997.52 |
| Deduct amount paid for re-insurance..... | 4,912.30 |
| Total premium income..... | \$2,098,085.22 |
| Cash received for interest on: | |
| Mortgage loans..... | 79,358.00 |
| Bonds owned and dividends on stock..... | 247,198.00 |
| Premium notes, loans, or liens..... | 16,756.00 |
| Other debts due the company..... | 65,924.65 |
| Rents for use of company's property..... | 41,759.62 |
| Dividends and surrender values on re-insurance..... | 2,051.32 |
| Total income..... | \$2,551,132.81 |
| Net or ledger assets Dec. 31, 1893..... | 8,508,462.37 |
| Total..... | \$11,059,595.18 |

DISBURSEMENTS.

| | |
|--|-----------------|
| Cash paid for losses and additions..... | \$476,214.91 |
| Cash paid for matured endowments and additions.... | 66,707.00 |
| Net amount paid for losses and endowments..... | \$542,921.91 |
| Cash paid for surrendered policies..... | 296,923.19 |
| Premium notes, loans, or liens used in purchase of surrendered policies and voided by lapse..... | 21,393.00 |
| Cash dividends paid policy holders..... | 7,056.02 |
| Cash dividends applied in payment of premiums..... | 219,522.17 |
| Cash dividends applied to purchase paid up additions and annuities..... | 63,792.22 |
| (Total paid policy-holders..... | \$1,151,608.51) |

| | |
|---|--------------|
| Commissions to agents..... | \$241,754.10 |
| Salaries and travelling expenses of agents..... | 16,969.66 |
| Medical examiners' fees..... | 23,526.50 |
| Salaries of officers and office employes..... | 38,845.33 |
| Taxes and fees..... | 36,385.22 |
| Rent..... | 18,439.38 |
| Commuting commissions..... | 6,326.47 |
| Advertising..... | 8,056.90 |
| Profit and loss account..... | 13,426.01 |
| All other items..... | 52,034.86 |

Total disbursements during the year..... \$1,602,172.94

Balance Dec. 31, 1894..... \$9,457,422.24

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

| | |
|--|--------------|
| Cost value of real estate unincumbered..... | \$704,800.00 |
| Loans on mortgages of real estate (first liens)..... | 1,995,637.07 |
| Loans on collateral securities..... | 282,617.00 |
| Loans on company's policies as collateral..... | 292,578.00 |
| Deferred premium notes..... | 226,808.20 |
| Cost value of stocks and bonds..... | 5,513,416.00 |
| Cash in company's office..... | 3,187.04 |
| Cash deposited in banks..... | 325,215.93 |
| Loans to corporations..... | 111,695.00 |
| Loans to towns..... | 1,500.00 |

Total net or ledger assets, as per balance..... \$9,457,422.24

OTHER ASSETS.

Interest due and accrued on:

| | |
|---|-------------|
| Mortgages..... | \$23,287.00 |
| Stocks and bonds..... | 57,428.00 |
| Collateral loans..... | 3,300.00 |
| Premium notes, loans, or liens..... | 8,173.00 |
| Rents due and accrued..... | 4,112.00 |
| Market value of stocks and bonds over cost..... | 277,627.00 |

| | <i>New Business.</i> | <i>Renewals.</i> |
|---|----------------------|---------------------|
| Premiums due and unreported on policies in force..... | \$32,392.24 | \$101,468.50 |
| Deferred premiums on policies in force.. | 43,622.00 | 188,186.20 |
| Total..... | \$76,014.24 | \$284,649.70 |
| Deduct average loading (20 per cent.).... | 15,202.85 | 56,929.94 |
| | <u>\$60,811.39</u> | <u>\$227,719.76</u> |

Net amount uncollected and deferred premiums..... \$288,531.15

Total assets as per books of the company..... \$10,119,880.39

| | |
|--|-----------------------|
| Deduct premium notes entered as deferred premiums..... | 226,808.20 |
| Balance net or ledger assets | <u>\$9,893,072.19</u> |

LIABILITIES.

| | |
|--|------------------------------|
| Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent. interest..... | \$8,679,428.00 |
| Deduct net value of re-insured risks..... | <u>18,175.00</u> |
| Net re-insurance reserve..... | \$8,661,253.00 |
| Death losses and matured endowments not due..... | \$59,500.00 |
| Death losses and other policy claims resisted..... | <u>22,000.00</u> |
| Total policy claims..... | 81,500.00 |
| Liabilities as to policy-holders..... | <u>\$8,742,753.00</u> |
| Surplus as regards policy-holders | 1,150,319.19 |
| Gross liabilities..... | <u><u>\$9,893,072.19</u></u> |

PREMIUM NOTE ACCOUNT.

| | |
|--|----------------------------|
| Premium notes, loans, or liens on hand Dec. 31, 1893... | \$239,923.26 |
| Premium notes, loans, or liens received during the year..... | <u>458,767.44</u> |
| Total | \$698,690.70 |
| Total reduction of premium note account..... | <u>471,882.50</u> |
| Balance of note assets Dec. 31, 1894..... | <u><u>\$226,808.20</u></u> |

EXHIBIT OF POLICIES.**POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1893.**

| | <i>Number.</i> | <i>Amount.</i> |
|------------------------------|----------------|----------------|
| Whole life policies..... | 3,279 | \$8,686,174.00 |
| Endowment policies..... | 13,552 | 39,028,873.00 |
| Reversionary additions | | 477,112.00 |

NEW POLICIES ISSUED DURING THE YEAR.

| | | |
|--------------------------|-------|--------------|
| Whole life policies..... | 48 | 161,000.00 |
| Endowment policies..... | 3,422 | 9,410,500.00 |

OLD POLICIES REVIVED.

| | | |
|-------------------------|---|----------|
| Endowment policies..... | 4 | 9,000.00 |
|-------------------------|---|----------|

OLD POLICIES INCREASED.

| | |
|--------------------------|------------|
| Whole life policies..... | \$1,644.00 |
| Endowment policies..... | 43,648.00 |

ADDITIONS BY DIVIDENDS.

| | |
|--|------------------------|
| Reversionary additions..... | 120,515.00 |
| Total number and amount..... | 20,305 \$57,938,466.00 |
| Deduct policies ceased to be in force..... | 1,739 5,028,534.00 |
| Total in force Dec. 31, 1894..... | 18,566 \$52,909,932.00 |

| | Number. | Amount. |
|--------------------------------------|---------|-----------------|
| Whole life policies in force..... | 3,164 | \$8,381,138.00 |
| Endowment policies in force..... | 15,402 | 43,969,107.00 |
| Reversionary additions in force..... | | 559,687.00 |
| Total number and amount..... | 18,566 | \$52,909,932.00 |

TERMINATED AS FOLLOWS:

| | | |
|--------------------------|-------|----------------|
| By death..... | 161 | \$516,489.00 |
| maturity..... | 38 | 66,707.00 |
| expiry..... | 11 | 23,000.00 |
| surrender..... | 765 | 2,138,896.00 |
| lapse..... | 415 | 981,500.00 |
| change and decrease..... | 40 | 608,442.00 |
| Not taken..... | 309 | 748,500.00 |
| Total..... | 1,739 | \$5,028,534.00 |

BUSINESS IN NEW HAMPSHIRE.

| | | |
|---|-----|--------------|
| Policies in force Dec. 31, 1893..... | 178 | \$418,908.00 |
| Policies issued during year..... | 65 | 121,519.00 |
| Total..... | 243 | \$540,427.00 |
| Deduct policies ceased to be in force..... | 13 | 34,879.00 |
| In force in New Hampshire, Dec. 31, 1894..... | 230 | \$505,548.00 |
| Losses incurred and paid during 1894..... | 2 | \$2,000.00 |
| Premiums collected or secured without deductions..... | | \$17,346.42 |

TRAVELERS' INSURANCE COMPANY.

[Life Department.]

HARTFORD, CONN.

Incorporated June 17, 1863. Commenced business July 1, 1866.

JAMES G. BATTERSON, *President.*RODNEY DENNIS, *Secretary.*

INCOME.

| | |
|--|------------------------|
| New premiums without deductions..... | \$863,734.37 |
| Renewal premiums without deductions..... | 1,854,812.43 |
| Premiums paid by surrendered policies..... | 10,612.70 |
| Cash received for annuities..... | 17,456.00 |
| Total..... | \$2,246,615.50 |
| Deduct amount paid for re-insurance..... | 94,479.98 |
| Total premium income | \$2,152,135.52 |
| Cash received for interest on: | |
| Mortgage loans..... | 244,735.25 |
| Bonds owned and dividends on stock..... | 259,263.40 |
| Other debts due the company..... | 111,245.45 |
| Rents for use of company's property..... | 80,800.51 |
| Dividends and surrender values on re-insurances..... | 5,747.98 |
| Total income..... | \$2,853,928.11 |
| Net or ledger assets Dec. 31, 1893..... | 14,065,850.42 |
| Total..... | \$16,919,778.53 |

DISBURSEMENTS.

| | |
|--|-----------------------|
| Cash paid for losses and additions..... | \$736,165.19 |
| Cash paid for matured endowments and additions..... | 64,401.00 |
| Cash paid for sums falling due on instalment policies..... | 23,144.07 |
| Gross amount paid for losses and endowments.... | \$823,710.26 |
| Received for losses or claims on policies re-insured.... | 43,000.00 |
| Net amount paid for losses and endowments..... | \$780,710.26 |
| Cash paid to annuitants..... | 6,852.14 |
| Cash paid for surrendered policies..... | 219,364.47 |
| Surrender values, applied in payments of premiums..... | 10,612.70 |
| (Total paid policy-holders.....) | \$1,017,539.57 |

| | |
|---|--------------|
| Cash paid stockholders for interest or dividends..... | \$100,000.00 |
| Commissions to agents..... | 243,131.46 |
| Salaries and travelling expenses of agents..... | 50,048.97 |
| Medical examiners' fees..... | 19,392.20 |
| Salaries of officers and office employés..... | 64,167.04 |
| Taxes and fees..... | 52,406.40 |
| Rent..... | 17,999.09 |
| Furniture and fixtures for offices..... | 6,318.65 |
| Advertising and printing..... | 20,283.81 |
| All other items..... | 259,955.10 |

Total disbursements during the year... \$1,851,242.29

Balance Dec. 31, 1893..... \$15,068,536.24

Invested in the following:

ASSETS AS PER LEDGER ACCOUNTS.

| | |
|--|----------------|
| Cost value of real estate unincumbered..... | \$2,007,191.75 |
| Loans on mortgages of real estate (first liens)..... | 4,299,764.97 |
| Loans on collateral securities..... | 637,650.00 |
| Loans on company's policies as collateral..... | 714,713.40 |
| Cost value of stocks and bonds..... | 6,225,387.86 |
| Cash in company's office..... | 4,623.65 |
| Cash deposited in banks..... | 1,142,429.37 |
| Bills receivable..... | 24,830.45 |
| Agents' ledger balances..... | 7,275.00 |
| Suspense account..... | 4,669.79 |

Total net or ledger assets, as per balance..... \$15,068,536.24
Deduct depreciation from cost of assets..... 779,806.59

Total net or ledger assets, less depreciation..... \$14,288,729.65

OTHER ASSETS.

Interest due and accrued on:

| | |
|--|-------------|
| Mortgages..... | \$80,812.03 |
| Stocks and bonds..... | 59,510.15 |
| Collateral loans..... | 7,528.81 |
| Due from other companies for re-insurance..... | 5,000.00 |

| | <i>New Business.</i> | <i>Renewals.</i> |
|--|--------------------------|------------------|
| Premiums due and unreported on poli- cies in force..... | \$89,737.33 | \$191,827.99 |
| Deferred premiums on policies in force.. | 59,899.10 | 251,315.36 |
| Total..... | \$149,636.43 | \$443,143.35 |
| Deduct cost of collection..... | 74,818.23 | 44,314.38 |
| | \$74,818.21 | \$398,829.47 |

Net amount of uncollected and deferred premiums.... 478,647.68

Total assets, as per books of the company..... \$14,915,228.32

ITEMS NOT ADMITTED.

| | |
|-------------------------------|-----------------|
| Agents' balances..... | \$7,275.00 |
| Bills receivable..... | 24,890.45 |
| Suspense account..... | <u>4,669.79</u> |
| Total items not admitted..... | \$36,775.24 |
| Total admitted assets..... | \$14,878,453.08 |

LIABILITIES.

| | |
|--|------------------------|
| Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent. interest..... | \$18,288,635.00 |
| Matured endowments due and unpaid..... | \$3,767.00 |
| Death losses and matured endowments not due..... | 65,228.23 |
| Death losses and other policy-claims resisted..... | <u>23,368.80</u> |
| Matured instalment policies unpaid..... | <u>234,332.00</u> |
| Total policy claims..... | 326,696.03 |
| Liabilities as to policy-holders..... | \$18,615,331.08 |
| Surplus as regards policy-holders..... | <u>1,263,122.05</u> |
| Gross liabilities..... | <u>\$14,878,453.08</u> |

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1893.

| | Number. | Amount. |
|--------------------------|---------|-----------------|
| Whole life policies..... | 17,429 | \$34,450,760.00 |
| Endowment policies..... | 7,167 | 13,690,346.00 |
| All other policies..... | 5,528 | 31,854,761.00 |

NEW POLICIES ISSUED DURING THE YEAR.

| | | |
|--------------------------|-------|--------------|
| Whole life policies..... | 2,219 | 5,675,402.00 |
| Endowment policies..... | 854 | 1,498,458.00 |
| All other policies..... | 1,308 | 9,641,584.00 |

OLD POLICIES REVIVED.

| | | |
|--------------------------|----|-----------|
| Whole life policies..... | 21 | 41,618.00 |
| Endowment policies..... | 15 | 35,500.00 |
| All other policies..... | 18 | 97,700.00 |

OLD POLICIES INCREASED.

| | | |
|--------------------------|------|-----------------|
| Whole life policies..... | .... | 3,806.00 |
| Endowment policies..... | .... | 1,550.00 |
| All other policies..... | .... | <u>4,200.00</u> |

OLD POLICIES TRANSFERRED.

| | | |
|--|--------|-----------------|
| Whole life policies..... | 55 | \$218,351.00 |
| Endowment policies..... | 10 | 26,500.00 |
| All other policies..... | 398 | 1,148,917.00 |
| Total number and amount..... | 35,022 | \$98,884,453.00 |
| Deduct policies ceased to be in force..... | 4,120 | 14,019,923.00 |
| Total in force Dec. 31, 1894..... | 30,902 | \$84,864,530.00 |

| | Number. | Amount. |
|-----------------------------------|---------|-----------------|
| Whole life policies in force..... | 17,908 | \$35,763,404.00 |
| Endowment policies in force..... | 7,152 | 13,459,988.00 |
| All other policies in force..... | 5,947 | 35,141,143.00 |
| Total number and amount..... | 30,902 | \$84,364,530.00 |

TERMINATED AS FOLLOWS:

| | | |
|--------------------------|-------|-----------------|
| By death..... | 312 | \$747,552.00 |
| maturity..... | 68 | 64,820.00 |
| expiry..... | 142 | 302,600.00 |
| surrender..... | 425 | 1,012,599.00 |
| lapse..... | 1,780 | 6,384,070.00 |
| change and decrease..... | 270 | 1,341,555.00 |
| Not taken..... | 660 | 2,777,959.00 |
| Transfer..... | 463 | 1,388,768.00 |
| Total..... | 4,120 | \$14,019,923.00 |

BUSINESS IN NEW HAMPSHIRE.

| | | |
|---|-----|--------------|
| Policies in force Dec. 31, 1893..... | 215 | \$359,320.00 |
| Policies issued during year..... | 11 | 18,106.00 |
| Total..... | 226 | \$377,426.00 |
| Deduct policies ceased to be in force..... | 12 | 15,270.00 |
| In force in New Hampshire, Dec. 31, 1894..... | 214 | \$362,156.00 |
| Losses incurred and paid during 1894..... | 3 | \$4,270.00 |
| Premiums collected or secured without deductions..... | | \$6,958.13 |

UNION MUTUAL LIFE INSURANCE COMPANY.

PORTLAND, MAINE.

Incorporated July 17, 1848. Commenced business October 1, 1849.

FRED E. RICHARDS, *President.*J. FRANK LANG, *Secretary.*

INCOME.

| | | |
|---|--------------|----------------|
| New premiums without deductions..... | \$237,162.24 | |
| Renewal premiums without deductions..... | 712,490.08 | |
| Premiums received for renewals..... | 5,062.00 | |
| Premiums paid by dividends..... | 23,399.10 | |
| Premiums paid by surrendered policies..... | 5,065.10 | |
| Surrender values applied to purchase paid-up insurance and annuities..... | 9,210.98 | |
| Total | \$998,089.50 | |
| Deduct amount paid for re-insurance..... | 2,486.77 | |
| Total premium income..... | | \$995,552.73 |
| Cash received for interest on: | | |
| Mortgage loans..... | | 74,664.66 |
| Bonds owned and dividends on stock | | 159,090.02 |
| Premium notes, loans, or liens..... | | 14,740.94 |
| Other debts due the company..... | | 33,063.78 |
| Discount on claims paid in advance..... | | 954.49 |
| Rents for use of company's property | | 24,079.24 |
| Total income..... | | \$1,296,145.86 |
| Net or ledger assets Dec. 31, 1893..... | | 6,255,563.98 |
| Total..... | | \$7,551,709.84 |

DISBURSEMENTS.

| | | |
|--|--------------|--------------|
| Cash paid for losses and additions..... | \$451,338.23 | |
| Premium notes, loans, or liens used in payment of same | 12,341.00 | |
| Cash paid for matured endowments and additions..... | 154,473.05 | |
| Premium notes, loans, or liens used in payment of same | 2,688.00 | |
| Cash paid for sums falling due on instalment policies.. | 80.00 | |
| Gross amount paid for losses and endowments.... | \$620,919.28 | |
| Received for losses or claims on policies re-insured.... | 1,858.91 | |
| Net amount paid for losses and endowments..... | | \$619,060.37 |

| | |
|--|-----------------------|
| Cash paid to annuitants | \$492.15 |
| Cash paid for surrendered policies..... | 39,140.63 |
| Premium notes, loans, or liens used in purchase of surrendered policies and voided by lapse..... | 28,997.31 |
| Surrender values applied to pay running premiums | 5,065.10 |
| Surrender values applied to purchase paid-up insurance and annuities..... | 9,210.98 |
| Cash dividends applied to purchase paid-up additions and annuities..... | 15,950.87 |
| Cash dividends paid policy-holders..... | 4,579.40 |
| Cash dividends applied in payment of premiums..... | 8,048.23 |
| Premium notes, loans, or liens used in payment of dividends (Total paid policy-holders..... \$734,281.04) | 3,716.00 |
| Commissions to agents..... | 180,079.76 |
| Salaries and travelling expenses of agents..... | 67,868.59 |
| Medical examiners' fees..... | 18,880.84 |
| Salaries of officers and office employes..... | 51,937.41 |
| Taxes and fees..... | 19,674.13 |
| Rent..... | 16,818.62 |
| Commuting commissions..... | 9,145.17 |
| Furniture and fixtures for offices..... | 3,039.52 |
| Advertising and printing..... | 17,192.37 |
| All other items..... | 136,339.39 |
| Total disbursements during the year..... | <u>\$1,255,256.84</u> |
| Balance December 31, 1894..... | \$6,296,453.00 |

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

| | |
|--|-----------------------|
| Cost value of real estate unincumbered..... | \$838,603.69 |
| Loans on mortgages of real estate (first liens)..... | 1,332,258.88 |
| Loans on collateral securities..... | 560,129.97 |
| Loans on company's policies as collateral..... | 7,100.00 |
| Premium notes, loans, or liens on policies in force..... | 253,752.45 |
| Cost value of stocks and bonds..... | 3,100,437.97 |
| Cash in company's office..... | 798.78 |
| Cash deposited in banks..... | 185,835.45 |
| Bills receivable..... | 10,104.68 |
| Agents' and other ledger balances..... | 3,979.70 |
| Cash in transit (since received)..... | 3,451.43 |
| Total net or ledger assets, as per balance..... | <u>\$6,296,453.00</u> |

OTHER ASSETS.

Interest due and accrued on:

| | |
|---|-------------|
| Mortgages..... | \$27,555.76 |
| Stocks and bonds..... | 26,498.00 |
| Collateral loans..... | 2,329.12 |
| Premium notes, loans, or liens..... | 8,728.31 |
| Other assets..... | 423.34 |
| Rents due and accrued..... | 2,302.58 |
| Market value of stocks and bonds over cost..... | 69,118.05 |

| | <i>New Business.</i> | <i>Renewals.</i> |
|--|--------------------------|---------------------|
| Premiums due and unreported on poli- cies in force..... | \$48,818.87 | \$88,822.58 |
| Deferred premiums on policies in force.. | 18,992.70 | 61,909.06 |
| Total..... | \$67,811.57 | \$150,731.59 |
| Deduct cost of collection..... | 47,487.09 | 7,536.56 |
| | <u>\$20,324.41</u> | <u>\$143,195.01</u> |

| | |
|---|-----------------------|
| Net amount of uncollected and deferred premiums..... | 163,538.42 |
| Forborne premiums to be deducted in settlement of policy claims included in liabilities..... | 394.72 |
| Total assets as per books of the company..... | <u>\$6,597,336.30</u> |

ITEMS NOT ADMITTED.

| | |
|-------------------------------|-----------------------|
| Agents' balances..... | \$8,979.70 |
| Bills receivable..... | 10,104.68 |
| Total items not admitted..... | <u>14,084.38</u> |
| Total admitted assets..... | <u>\$6,583,251.92</u> |

LIABILITIES.

| | |
|--|------------------------------|
| Net present value of all outstanding policies, com- puted according to the Actuaries' Table of Mortal- ity, with 4 per cent. interest..... | \$6,151,064.00 |
| Deduct net value of re-insured risks..... | 6,625.00 |
| Net re-insurance reserve..... | <u>\$6,144,439.00</u> |
| Matured endowments due and unpaid..... | \$11,792.86 |
| Death losses and matured endowments in process of adjustment..... | 75,114.73 |
| Matured endowment policies unpaid..... | <u>1,264.47</u> |
| Total policy claims..... | 88,172.05 |
| Unpaid dividends of surplus due policy-holders..... | 3,073.66 |
| Premiums paid in advance..... | 688.54 |
| Contingent reserve..... | 140.93 |
| Bills payable..... | <u>1,000.00</u> |
| Liabilities as to policy-holders..... | <u>\$6,237,514.18</u> |
| Surplus as regards policy-holders..... | 345,737.74 |
| Gross liabilities..... | <u><u>\$6,583,251.92</u></u> |

PREMIUM NOTE ACCOUNT.

| | | |
|--|------------------|----------------------------|
| Premium notes, loans, or liens on hand Dec. 31, 1893... | \$255,943.00 | |
| Premium notes, loans, or liens received during the year | <u>23,282.66</u> | |
| Total..... | | \$279,225.66 |
| Deductions during the year, as follows: Notes, loans, or liens used in: | | |
| Payment of losses and claims..... | \$15,029.00 | |
| Purchase of surrendered policies and voided by lapse | 27,862.66 | |
| Payment of dividends to policy-holders..... | 3,718.00 | |
| Redeemed and transferred..... | <u>1,583.00</u> | |
| Total reduction..... | | <u>48,140.66</u> |
| Balance of note assets Dec. 31, 1894..... | | <u><u>\$231,085.00</u></u> |

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1893.

| | Number. | Amount. |
|-----------------------------|---------|-----------------|
| Whole life policies..... | 10,426 | \$19,672,476.00 |
| Endowment policies..... | 6,399 | 11,253,130.00 |
| All other policies..... | 2,339 | 4,779,191.69 |
| Reversionary additions..... | ..... | 209,619.03 |

NEW POLICIES ISSUED DURING THE YEAR.

| | | |
|--------------------------|-------|--------------|
| Whole life policies..... | 3,576 | 7,109,596.00 |
| Endowment policies..... | 657 | 1,010,387.00 |
| All other policies..... | 1 | 5,000.00 |

OLD POLICIES REVIVED.

| | | |
|-----------------------------|------|------------|
| Whole life policies..... | 48 | 77,500.00. |
| Endowment policies..... | 13 | 30,500.00 |
| All other policies..... | 2 | 3,000.00 |
| Reversionary additions..... | .... | 427.04 |

OLD POLICIES INCREASED.

| | | |
|-------------------------|------|----------|
| All other policies..... | | 4,923.12 |
|-------------------------|------|----------|

OLD POLICIES TRANSFERRED.

| | | |
|--------------------------|----|-----------|
| Whole life policies..... | 9 | 12,500.00 |
| Endowment policies..... | 37 | 22,504.63 |

ADDITIONS.

| | |
|--|------------------------|
| All other policies..... | 100,316.30 |
| Reversionary additions..... | 27,704.30 |
| Total number and amount..... | 23,507 \$44,318,775.11 |
| Deduct policies ceased to be in force..... | 3,957 8,006,733.77 |
| Total in force December 31, 1894..... | 19,550 \$36,312,041.34 |

| | Number. | Amount. |
|--------------------------------------|---------|-----------------|
| Whole life policies in force..... | 10,987 | \$30,606,882.00 |
| Endowment policies in force..... | 6,075 | 10,496,055.00 |
| All other policies in force..... | 2,508 | 4,998,729.00 |
| Reversionary additions in force..... | | 215,875.34 |
| Total number and amount..... | 19,550 | \$36,312,041.34 |

TERMINATED AS FOLLOWS:

| | | |
|--------------------------|-------|----------------|
| By death..... | 241 | \$457,715.53 |
| maturity..... | 134 | 160,137.10 |
| expiry..... | 324 | 691,300.00 |
| surrender..... | 172 | 343,381.37 |
| lapse..... | 2,313 | 4,452,456.05 |
| change and decrease..... | 46 | 313,743.72 |
| Not taken..... | 727 | 1,588,000.00 |
| Total..... | 3,957 | \$8,006,733.77 |

BUSINESS IN NEW HAMPSHIRE.

| | | |
|---|-----|----------------|
| Policies in force Dec. 31, 1893..... | 663 | \$777,111.16 |
| Policies issued during year..... | 289 | 314,692.14 |
| Total..... | 952 | \$1,091,803.30 |
| Deduct policies ceased to be in force..... | 205 | 234,581.99 |
| In force in New Hampshire, Dec. 31, 1894..... | 747 | \$857,221.31 |
| Losses and claims unpaid Dec. 31, 1893..... | 4 | \$1,475.39 |
| Losses incurred during 1894..... | 8 | 9,722.98 |
| Total..... | 12 | \$11,198.37 |
| Losses and claims paid during 1894..... | 9 | \$7,561.92 |
| Premiums collected or secured without deductions: | | |
| Cash, \$26,411.60; Notes or credits, \$12.00..... | | \$26,423.60 |

UNITED STATES LIFE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated February, 1850. Commenced business March, 1850.

GEORGE H. BURFORD, *President.*

C. P. FRALEIGH, *Secretary.*

CASH CAPITAL, \$440,000.00.

INCOME.

| | |
|---|----------------|
| New premiums without deductions..... | \$207,238.02 |
| Renewal premiums without deductions..... | 908,649.38 |
| Premiums received for renewals..... | 11,762.84 |
| Premiums paid by dividends..... | 65,711.65 |
| Surrender values applied to purchase paid-up insurance and annuities..... | 40,582.55 |
| Total..... | \$1,223,989.44 |
| Deduct amount paid for re-insurance..... | 7,913.65 |
| Total premium income..... | \$1,226,075.79 |
| Cash received for interest on: | |
| Mortgage loans..... | 219,586.11 |
| Bonds owned and dividends on stock..... | 81,842.78 |
| Premium notes, loans, or liens..... | 13,594.73 |
| Other debts due the company..... | 6,868.86 |
| Rents for use of company's property..... | 1,471.75 |
| Dividends and surrender values on re-insurances..... | 911.68 |
| Balance of profit and loss account..... | 1,181.39 |
| Total income..... | \$1,551,533.09 |
| Net or ledger assets Dec. 31, 1893..... | 6,619,315.72 |
| Total..... | \$8,170,848.81 |

DISBURSEMENTS.

| | |
|---|--------------|
| Cash paid for losses and additions..... | \$681,908.55 |
| Premium notes, loans, or liens used in payment of same..... | 6,361.61 |
| Cash paid for matured endowments and additions.... | 51,291.00 |
| Premium notes, loans, or liens used in payment of same..... | 1,000.00 |
| Gross amount paid for losses and endowments... | \$740,556.16 |
| Received for losses or claims on policies re-insured.. | 5,000.00 |
| Net amount paid for losses and endowments..... | \$735,556.16 |

| | |
|---|-----------------------|
| Cash paid to annuitants | \$2,521.53 |
| Cash paid for surrendered policies | 42,066.17 |
| Premium notes, loans, or liens used in purchase of surrendered policies and voided by lapse | 26,011.89 |
| Surrender values applied to purchase paid-up insurance and annuities | 40,582.55 |
| Cash dividends applied to purchase paid-up additions and annuities | 34,753.52 |
| Cash dividends paid policy-holders | 22,064.78 |
| Cash dividends applied in payment of premiums | 30,953.13 |
| (Total paid policy-holders | \$934,534.73) |
| Cash paid stockholders for interest or dividends | 30,800.00 |
| Commissions to agents | 186,613.28 |
| Salaries and travelling expenses of agents | 71,365.69 |
| Medical examiners' fees | 24,367.50 |
| Salaries of officers and office employes | 55,642.82 |
| Taxes and fees | 21,295.59 |
| Rent | 25,453.42 |
| Advertising and printing | 20,596.06 |
| All other items | 35,693.94 |
| Total disbursements during the year | <u>\$1,406,362.05</u> |
| Balance Dec. 31, 1894 | <u>\$6,764,486.76</u> |

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

| | |
|---|-----------------------|
| Cost value of real estate unincumbered | \$68,818.31 |
| Loans on mortgages of real estate (first liens) | 4,504,290.31 |
| Loans on collateral securities | 78,973.38 |
| Loans on company's policies as collateral | } 268,986.51 |
| Premium notes, loans, or liens on policies in force | |
| Cost value of stocks and bonds | 1,661,290.51 |
| Cash in company's office | 1,103.59 |
| Cash deposited in banks | 153,910.73 |
| Bills receivable | 12,826.04 |
| Agents' ledger balances | 14,287.38 |
| Total net or ledger assets as per balance | <u>\$6,764,486.76</u> |
| Deduct depreciation from cost of real estate | 11,818.31 |
| Total net or ledger assets, less depreciation | <u>\$6,752,668.45</u> |

OTHER ASSETS.

Interest due and accrued on:

| | |
|------------------------|-------------|
| Mortgages | \$47,893.42 |
| Stocks and bonds | 30,610.58 |

| | |
|---|------------|
| Collateral loans..... | \$1,988.32 |
| Premium notes, loans, or liens..... | 12,422.09 |
| Other assets..... | 344.88 |
| Market value of stocks and bonds over cost..... | 41,085.32 |

| | <i>New Business.</i> | <i>Renewals.</i> |
|--|--------------------------|---------------------|
| Premiums due and unreported on policies in force..... | \$47,987.91 | \$88,976.19 |
| Deferred premiums on policies in force... | 20,267.83 | 95,650.28 |
| Total..... | \$68,255.74 | \$184,626.45 |
| Deduct cost of collection..... | 34,102.87 | 10,477.89 |
| | <u>\$34,102.87</u> | <u>\$174,148.56</u> |

Net amount of uncollected and deferred premiums..... 208,251.48

Total assets, as per books of the company..... \$7,068,264.71

ITEMS NOT ADMITTED.

| | |
|-------------------------------|-----------------------|
| Agents' balances..... | \$14,287.38 |
| Bills receivable..... | 12,826.04 |
| Total items not admitted..... | <u>27,113.42</u> |
| Total admitted assets..... | <u>\$7,068,151.29</u> |

LIABILITIES.

| | |
|--|------------------------------|
| Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent. interest..... | \$6,539,100.00 |
| Deduct net value of re-insured risks..... | <u>51,527.00</u> |
| Net re-insurance reserve..... | \$6,487,582.00 |
| Death losses due and unpaid..... | \$14,140.00 |
| Matured endowments due and unpaid..... | 1,900.00 |
| Death losses and matured endowments not due..... | 22,100.00 |
| Death losses and other policy claims resisted..... | <u>36,000.00</u> |
| Total policy claims..... | 74,140.00 |
| Unpaid dividends of surplus due policy-holders..... | 16,875.00 |
| Accrued rents and unrepresented accounts..... | 5,906.88 |
| Premiums paid in advance..... | 3,776.61 |
| All other liabilities..... | <u>2,285.00</u> |
| Liabilities as to policy-holders..... | \$6,590,065.49 |
| Paid-up capital..... | \$440,000.00 |
| Surplus over capital..... | <u>38,085.80</u> |
| Surplus as regards policy-holders..... | 478,085.80 |
| Gross liabilities..... | <u><u>\$7,068,151.29</u></u> |

PREMIUM NOTE ACCOUNT.

| | |
|--|----------------------------|
| Premium notes, loans, or liens on hand Dec. 31, 1893.... | \$230,726.17 |
| Premium notes, loans, or liens received during the year..... | <u>111,896.59</u> |
| Total..... | \$342,112.76 |
| Deductions during the year as follows: Notes, loans, or liens used in: | |
| Payment of losses and claims..... | \$7,861.61 |
| Purchase of surrendered policies and voided by lapse.. | 26,011.89 |
| Redeemed by maker in cash..... | <u>39,752.75</u> |
| Total reduction..... | 73,126.25 |
| Balance of note assets Dec. 31, 1894..... | <u><u>\$268,986.51</u></u> |

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1893.

| | Number. | Amount. |
|-----------------------------|---------|-----------------|
| Whole life policies..... | 10,457 | \$20,512,333.00 |
| Endowment policies..... | 1,727 | 3,055,497.00 |
| All other policies..... | 6,084 | 18,451,002.00 |
| Reversionary additions..... | .... | 717,027.00 |

NEW POLICIES ISSUED DURING THE YEAR.

| | | |
|--------------------------|-------|--------------|
| Whole life policies..... | 1,723 | 4,194,505.00 |
| Endowment policies..... | 254 | 510,760.00 |
| All other policies..... | 2,050 | 5,954,016.00 |

OLD POLICIES REVIVED.

| | | |
|--------------------------|-----|------------|
| Whole life policies..... | 22 | 37,500.00 |
| Endowment policies..... | 6 | 12,000.00 |
| All other policies..... | 159 | 501,000.00 |

OLD POLICIES INCREASED AND CHANGED.

| | | |
|--------------------------|----|-----------|
| Whole life policies..... | 33 | 94,000.00 |
| Endowment policies..... | 9 | 38,450.00 |
| All other policies..... | 11 | 23,500.00 |

ADDITIONS BY DIVIDENDS.

| | | |
|--|---------------|-------------------------------|
| Reversionary additions..... | .... | <u>57,593.00</u> |
| Total number and amount..... | 23,625 | \$54,159,173.00 |
| Deduct policies ceased to be in force..... | 4,077 | <u>11,959,923.00</u> |
| Total in force Dec. 31, 1894..... | <u>18,548</u> | <u><u>\$42,199,250.00</u></u> |

| | <i>Number.</i> | <i>Amount.</i> |
|--------------------------------------|----------------|------------------------|
| Whole life policies in force..... | 10,880 | \$21,688,898.00 |
| Endowment policies in force..... | 1,685 | 3,084,722.00 |
| All other policies in force..... | 5,983 | 17,150,692.00 |
| Reversionary additions in force..... | .... | 325,438.00 |
| Total number and amount..... | <u>18,548</u> | <u>\$42,199,350.00</u> |

TERMINATED AS FOLLOWS:

| | <i>Number.</i> | <i>Amount.</i> |
|--------------------------|----------------|------------------------|
| By death..... | 289 | \$640,046.00 |
| maturity..... | 44 | 51,495.00 |
| expiry..... | 110 | 795,691.00 |
| surrender..... | 187 | 586,181.00 |
| lapse..... | 2,655 | 7,634,760.00 |
| change and decrease..... | 49 | 311,450.00 |
| Not taken..... | 743 | 1,940,800.00 |
| Total..... | <u>4,077</u> | <u>\$11,959,923.00</u> |

BUSINESS IN NEW HAMPSHIRE.

| | | |
|---|------------|---------------------|
| Policies in force Dec. 31, 1893..... | 113 | \$136,475.00 |
| Policies issued during year..... | 53 | 124,100.00 |
| Total..... | <u>166</u> | <u>\$260,575.00</u> |
| Deduct policies ceased to be in force..... | 56 | 136,395.00 |
| In force in New Hampshire, Dec. 31, 1894..... | <u>110</u> | <u>\$124,180.00</u> |
| Losses and claims unpaid Dec. 31, 1893..... | 1 | \$1,000.00 |
| Losses incurred during 1894..... | 1 | 2,000.00 |
| Total..... | <u>2</u> | <u>\$3,000.00</u> |
| Losses and claims paid during 1894..... | <u>2</u> | <u>\$3,000.00</u> |
| Premiums collected or secured without deductions..... | | <u>\$2,392.25</u> |

WASHINGTON LIFE INSURANCE COMPANY.

NEW YORK CITY.

Incorporated January, 1880. Commenced business February 2, 1880.

W. A. BREWER, JR., *President.*WILLIAM HAXTUN, *Secretary.*

CASH CAPITAL, \$125,000.00.

INCOME.

| | | |
|---|--------------|-----------------|
| New premiums without deductions..... | \$187,676.44 | |
| Renewal premiums without deductions..... | 1,544,085.59 | |
| Premiums paid by dividends..... | 209,342.05 | |
| Surrender values applied to purchase paid-up insurance and annuities..... | 163,305.44 | |
| Cash received for annuities..... | 1,391.15 | |
| Total premium income..... | | \$2,105,750.67 |
| Cash received for interest on: | | |
| Mortgage loans..... | 529,023.61 | |
| Bonds owned and dividends on stock..... | 18,999.06 | |
| Other debts due the company..... | 33,890.01 | |
| Discount on claims paid in advance..... | 4,629.16 | |
| Rents for use of company's property..... | 9,997.38 | |
| Total income..... | | \$2,702,289.89 |
| Net or ledger assets Dec. 31, 1893..... | | 12,170,514.20 |
| Total..... | | \$14,872,804.09 |

DISBURSEMENTS.

| | | |
|---|--------------|--------------|
| Cash paid for losses and additions..... | \$752,683.26 | |
| Cash paid for matured endowments and additions.... | 167,455.42 | |
| Net amount paid for losses and endowments..... | | \$920,138.78 |
| Cash paid to annuitants..... | 11,786.29 | |
| Cash paid for surrendered policies..... | 163,048.64 | |
| Surrender values applied to purchase paid-up insurance and annuities..... | 163,305.44 | |
| Cash dividends applied to purchase paid-up additions and annuities..... | | 116,751.00 |

| | |
|---|------------------------|
| Cash dividends applied in payment of premiums..... | \$92,591.05 |
| Return premiums..... | 1,556.15 |
| (Total paid policy-holders.....) | \$1,460,177.35) |
| Cash paid stockholders for interest or dividends..... | 8,750.00 |
| Commissions to agents..... | 192,112.66 |
| Salaries and travelling expenses of agents..... | 84,825.64 |
| Medical examiners' fees..... | 22,740.00 |
| Salaries of officers and office employes..... | 85,188.84 |
| Taxes and fees..... | 25,885.72 |
| Rent..... | 10,500.00 |
| Commuting commissions..... | 28,075.57 |
| Advertising and printing..... | 21,261.79 |
| All other items..... | 49,885.99 |
| Total disbursements during the year..... | <u>\$1,998,403.56</u> |
| Balance Dec. 31, 1894..... | <u>\$12,874,400.53</u> |

Invested in the following:

ASSETS, AS PER LEDGER ACCOUNTS.

| | |
|--|------------------------|
| Cost value of real estate unincumbered..... | \$606,842.87 |
| Loans on mortgages of real estate (first liens)..... | 10,370,378.17 |
| Loans on company's policies as collateral..... | 488,981.76 |
| Cost value of stocks and bonds..... | 686,141.13 |
| Cash in company's office..... | 4,523.31 |
| Cash deposited in banks..... | 681,285.23 |
| Agents' ledger balances..... | 34,248.06 |
| Total net or ledger assets, as per balance..... | <u>\$12,874,400.53</u> |

OTHER ASSETS.

Interest due and accrued on:

| | |
|--|------------------------|
| Mortgages..... | \$125,855.44 |
| Stocks and bonds..... | 1,687.50 |
| Collateral loans..... | 12,239.17 |
| Market value of stocks and bonds over cost..... | 61,088.87 |
| Premiums due and unreported on policies in force... | \$107,310.44 |
| Deferred premiums on policies in force..... | 207,968.27 |
| Total..... | <u>\$315,306.71</u> |
| Deduct average loading (20 per cent.)..... | 63,061.74 |
| Net amount of uncollected and deferred premiums..... | <u>252,246.97</u> |
| Total assets as per books of the company..... | <u>\$13,327,518.48</u> |

ITEMS NOT ADMITTED.

| | |
|----------------------------|------------------------|
| Agents' balances..... | 34,248.06 |
| Total admitted assets..... | <u>\$13,293,270.42</u> |

LIABILITIES.

| | | | |
|--|--------------|------------|-----------------|
| Net present value of all outstanding policies, computed according to the Actuaries' Table of Mortality, with 4 per cent. interest..... | | | \$12,728,667.00 |
| Death losses due and unpaid..... | \$1,309.15 | | |
| Matured endowments due and unpaid..... | 2,551.95 | | |
| Death losses not due..... | 13,231.00 | | |
| Death losses and other policy claims reported, proofs not received | | 63,544.20 | |
| Total policy claims..... | | | 80,636.30 |
| Premiums paid in advance..... | | | 8,547.00 |
| All other liabilities..... | | | 2,833.31 |
| Liabilities as to policy-holders..... | | | \$12,820,713.61 |
| Paid-up capital..... | \$125,000.00 | | |
| Surplus over capital..... | | 347,556.81 | |
| Surplus as regards policy-holders..... | | | 472,556.81 |
| Gross liabilities..... | | | \$13,293,270.42 |

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DECEMBER 31, 1893.

| | Number. | Amount. |
|-----------------------------|---------|-----------------|
| Whole life policies..... | 14,653 | \$29,981,034.00 |
| Endowment policies..... | 9,662 | 18,765,228.00 |
| Annuities..... | 44 | ..... |
| Reversionary additions..... | .... | 963,259.00 |

NEW POLICIES ISSUED DURING THE YEAR.

| | | |
|--------------------------|-------|--------------|
| Whole life policies..... | 3,155 | 5,651,298.00 |
| Endowment policies..... | 816 | 1,317,835.00 |
| All other policies..... | 1 | ..... |

OLD POLICIES REVIVED.

| | | |
|-----------------------------|------|--------------|
| Whole life policies..... | 450 | 1,061,159.00 |
| Endowment policies..... | 257 | 555,669.00 |
| Reversionary additions..... | .... | 10,573.00 |

ADDITIONS BY DIVIDENDS.

| | | |
|--|--------|-----------------|
| Reversionary additions..... | .... | 163,152.00 |
| Total number and amount..... | 29,038 | \$58,468,757.00 |
| Deduct policies ceased to be in force..... | 4,395 | 8,840,660.00 |
| Total in force Dec. 31, 1894..... | 24,643 | \$49,628,097.00 |

| | <i>Number.</i> | <i>Amount.</i> |
|--------------------------------------|----------------|------------------------|
| Whole life policies in force..... | 15,140 | \$30,490,653.00 |
| Endowment policies in force..... | 9,460 | 18,200,520.00 |
| All other policies in force..... | 48 | ..... |
| Reversionary additions in force..... | .... | 986,924.00 |
| Total number and amount..... | <u>24,648</u> | <u>\$49,628,097.00</u> |

TERMINATED AS FOLLOWS:

| | <i>Number.</i> | <i>Amount.</i> |
|----------------|----------------|-----------------------|
| By death..... | 299 | \$748,670.00 |
| maturity..... | 91 | 106,755.00 |
| discount..... | 29 | 50,223.00 |
| surrender..... | 1,075 | 2,479,807.00 |
| lapse..... | 2,412 | 4,335,268.00 |
| Not taken..... | 489 | 1,116,987.00 |
| Total..... | <u>4,395</u> | <u>\$8,840,660.00</u> |

BUSINESS IN NEW HAMPSHIRE.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|--------------------|
| Policies in force Dec. 31, 1893..... | 24 | \$45,305.00 |
| Policies issued during the year..... | 28 | 35,000.00 |
| Total..... | <u>52</u> | <u>\$80,305.00</u> |
| Deduct policies ceased to be in force..... | 8 | 11,000.00 |
| In force in New Hampshire, Dec. 31, 1894..... | <u>44</u> | <u>\$69,305.00</u> |
| Losses incurred and paid during 1894..... | <u>2</u> | <u>\$6,886.70</u> |
| Premiums collected or secured without deductions..... | | <u>\$1,454.73</u> |

FRATERNAL BENEFICIARY ASSOCIATIONS.

ABSTRACTS OF STATEMENTS SHOWING THEIR STANDING AND
CONDITION DECEMBER 31, 1894.

AMERICAN LEGION OF HONOR.

. BOSTON, MASS.

Incorporated March 11, 1879. Commenced business December 12, 1878.

JOHN M. GWINNELL, *President.*ADAM WARNOCK, *Secretary.*

INCOME.

| | |
|----------------------------|----------------|
| Membership fees | \$6,861.75 |
| Assessments..... | 2,770,983.90 |
| All other..... | 47,247.79 |
| Total income..... | \$2,825,068.44 |
| Balance Dec. 31, 1893..... | 609,638.97 |
| Total..... | \$3,434,732.41 |

DISBURSEMENTS.

| | |
|--|----------------|
| Losses and claims | \$2,593,150.00 |
| Salaries of officers and employes..... | 20,828.33 |
| All other..... | 221,727.02 |
| Total disbursements..... | \$2,835,705.35 |
| Balance | \$599,027.06 |

NET OR INVESTED ASSETS.

| | |
|---|--------------|
| Cost value of bonds and stocks owned..... | \$400,230.24 |
| Cost of real estate..... | 100,000.00 |
| Cash in bank..... | 98,796.82 |
| Total net or invested assets..... | \$599,027.06 |

LIABILITIES.

| | |
|--------------------------------------|--------------|
| Losses adjusted, due and unpaid..... | \$36,000.00 |
| All other..... | 2,628.34 |
| Total actual liabilities..... | 38,598.34 |
| Balance, net assets..... | \$560,428.72 |

CONTINGENT MORTUARY RESOURCES.

| | |
|---------------------------------|--------------|
| Assessments due and unpaid..... | \$243,292.88 |
|---------------------------------|--------------|

CONTINGENT MORTUARY LIABILITIES.

| | |
|-----------------------------------|--------------|
| Losses adjusted, not yet due..... | \$141,000.00 |
|-----------------------------------|--------------|

EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1894.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|------------------|
| In force Dec. 31, 1893..... | 50,076 | \$159,473,000.00 |
| Written during the year..... | 5,112 | 7,049,500.00 |
| Total..... | 65,188 | \$166,522,500.00 |
| Ceased to be in force..... | 9,128 | 23,621,000.00 |
| In force Dec. 31, 1894..... | 56,060 | \$142,901,500.00 |
| Claims unpaid Dec. 31, 1893..... | 40 | \$108,500.00 |
| Claims incurred during the year 1894..... | 956 | 2,572,000.00 |
| Total..... | 996 | \$2,680,500.00 |
| Claims paid during the year 1894..... | 929 | \$2,503,500.00 |
| Terminated by death during 1894..... | 956 | 2,572,000.00 |
| Terminated by lapse during 1894..... | 8,172 | 22,049,000.00 |

BUSINESS IN NEW HAMPSHIRE DURING 1894.

| | | |
|--|-----|--------------|
| In force December 31, 1893..... | 157 | \$412,500.00 |
| Total..... | 157 | \$412,500.00 |
| Ceased to be in force..... | 4 | 15,500.00 |
| In force Dec. 31, 1894..... | 153 | \$397,000.00 |
| Claims incurred during the year 1894..... | 1 | \$4,000.00 |
| Total..... | 1 | \$4,000.00 |
| Claims paid during the year 1894..... | 1 | \$4,000.00 |
| Terminated by death during 1894..... | 1 | 4,000.00 |
| Terminated by lapse during 1894..... | 3 | 11,500.00 |
| Gross amount paid by New Hampshire members without deductions..... | | \$8,015.18 |

SUPREME COUNCIL CATHOLIC BENEVOLENT LEGION.

BROOKLYN, N. Y.

Incorporated September 5, 1881.

Commenced business October 12, 1881.

JOHN E. MCGUIRE, *President*.

JOHN D. CARROLL, *Secretary*.

INCOME.

| | |
|----------------------------|---------------------|
| Mortuary assessments..... | \$818,968.41 |
| All other..... | 32,036.98 |
| Total income..... | <u>\$851,005.39</u> |
| Balance Dec. 31, 1893..... | 2,069.87 |
| Total..... | <u>\$853,075.26</u> |

DISBURSEMENTS.

| | |
|---|---------------------|
| Losses and claims..... | \$820,500.00 |
| Salaries of officers and office employes..... | 10,341.40 |
| All other..... | 20,942.57 |
| Total disbursements..... | <u>\$851,783.97</u> |
| Balance..... | <u>\$1,291.29</u> |

NET OR INVESTED ASSETS.

| | |
|-----------------------------------|-------------------|
| Cash in office..... | \$500.00 |
| Cash in bank..... | 5,528.63 |
| Total net or invested assets..... | <u>\$6,028.63</u> |

EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1894.

| | <i>Number.</i> | <i>Amount.</i> |
|------------------------------|----------------|------------------------|
| In force Dec. 31, 1893..... | 31,772 | \$60,481,500.00 |
| Written during the year..... | 4,884 | 6,846,500.00 |
| Total..... | <u>36,656</u> | <u>\$67,328,000.00</u> |
| Ceased to be in force..... | 1,501 | 2,712,500.00 |
| In force Dec. 31, 1894..... | <u>35,155</u> | <u>\$64,615,500.00</u> |

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FRATERNAL BENEFICIARY ASS'NS.

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| | | |
|---|--------------|---------------------|
| Claims unpaid Dec. 31, 1893..... | 79 | \$157,500.00 |
| Claims incurred during the year 1894..... | 380 | 756,000.00 |
| Total | <u>459</u> | <u>\$913,500.00</u> |
| Claims paid during the year 1894..... | 412 | \$819,500.00 |
| Terminated by death during 1894..... | 380 | 756,000.00 |
| Terminated by lapse during 1894..... | <u>1,121</u> | <u>1,866,500.00</u> |

BUSINESS IN NEW HAMPSHIRE DURING 1894.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|--------------------|
| In force Dec. 31, 1893..... | 8 | \$15,000.00 |
| Written during the year..... | 6 | 9,000.00 |
| Total..... | <u>14</u> | <u>\$24,000.00</u> |
| In force Dec. 31, 1894..... | <u>14</u> | <u>\$24,000.00</u> |
| Gross amount paid by New Hampshire members without deductions..... | | <u>\$382.08</u> |

CHRISTIAN BURDEN BEARERS' ASSOCIATION.

Principal Office, Manchester.

Incorporated June 16, 1885. Commenced business June 21, 1885.

FRANK BURR, *President.*C. R. CROSSETT, *Secretary.*

INCOME.

| | |
|--------------------------------|--------------------|
| Membership fees..... | \$188.00 |
| Assessments..... | 21,690.17 |
| All other..... | 221.61 |
| Total income..... | <u>\$22,094.78</u> |
| Balance December 31, 1893..... | <u>14,594.40</u> |
| Total..... | <u>\$36,689.18</u> |

DISBURSEMENTS.

| | |
|---|--------------------|
| Losses and claims..... | \$15,500.00 |
| Salaries of officers and office employes..... | 1,796.79 |
| All other..... | 468.81 |
| Total disbursements..... | \$17,765.60 |
| Balance | \$18,923.58 |

NET OR INVESTED ASSETS.

| | |
|-------------------|-------------|
| Cash in bank..... | \$18,923.58 |
|-------------------|-------------|

EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1894.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|-----------------------|
| In force Dec. 31, 1893..... | 1,527 | \$1,527,000.0 |
| Written during the year..... | 166 | 166,000.00 |
| Total | 1,693 | \$1,693,000.0 |
| Ceased to be in force..... | 113 | 113,000.00 |
| In force Dec. 31, 1894..... | 1,580 | \$1,580,000.00 |
| Claims unpaid Dec. 31, 1893..... | 1 | \$1,000.00 |
| Claims incurred during the year 1894..... | 13 | 13,000.00 |
| Total..... | 14 | \$14,000.00 |
| Terminated by lapse during 1894..... | 99 | \$99,000.00 |

BUSINESS IN NEW HAMPSHIRE DURING 1894.

| | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|--------------------|
| In force Dec. 31, 1893..... | 74 | \$37,000.00 |
| Written during the year..... | 17 | 8,500.00 |
| Total..... | 91 | \$45,500.00 |
| Ceased to be in force | 9 | 4,500.00 |
| In force Dec. 31, 1894..... | 82 | \$41,000.00 |
| Claims incurred during the year 1894..... | 3 | \$1,500.00 |
| Total..... | 3 | \$1,500.00 |
| Terminated by lapse during 1894..... | 6 | \$3,000.00 |
| Gross amount paid by New Hampshire members without deductions | | \$4,205.40 |

EQUITABLE AID UNION.

COLUMBUS, PA.

Incorporated March 22, 1879. Commenced business April 25, 1879.

ALBERT MORGAN, *President.*JAMES W. MERRITT, *Secretary.*

INCOME.

| | |
|----------------------------|----------------------------|
| Annual dues..... | \$31,606.82 |
| Assessments..... | 821,166.80 |
| All other..... | 7,708.93 |
| Total income..... | <u>\$880,482.55</u> |
| Balance Dec. 31, 1893..... | 20,301.16 |
| Total..... | <u><u>\$880,783.71</u></u> |

DISBURSEMENTS.

| | |
|---|---------------------------|
| Losses and claims..... | \$794,981.66 |
| Salaries of officers and office employes..... | 15,761.55 |
| All other..... | 39,851.86 |
| Total disbursements..... | <u>\$850,595.07</u> |
| Balance..... | <u><u>\$30,188.64</u></u> |

NET OR INVESTED ASSETS.

| | |
|-----------------------------------|---------------------------|
| Cost value of real estate..... | \$7,000.00 |
| Cash in office and banks..... | 46,925.32 |
| Total net or invested assets..... | <u><u>\$53,925.32</u></u> |

LIABILITIES.

| | |
|--------------------------------------|---------------------------|
| Losses adjusted, due and unpaid..... | \$6,650.00 |
| Due grand unions..... | 2,032.30 |
| Total actual liabilities..... | <u>\$8,682.30</u> |
| Balance, net assets..... | <u><u>\$45,243.02</u></u> |

CONTINGENT MORTUARY RESOURCES.

| | |
|--------------------------------------|---------------------|
| Assessments called, not yet due..... | \$69,724.51 |
| not yet called..... | 63,700.00 |
| Total due from members..... | <u>\$133,424.51</u> |

CONTINGENT MORTUARY LIABILITIES.

| | |
|-----------------------------------|--------------|
| Losses adjusted, not yet due..... | \$192,982.50 |
|-----------------------------------|--------------|

EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1894.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|------------------------|
| In force Dec. 31, 1893..... | 31,168 | \$47,594,725.00 |
| Written during the year..... | 4,893 | 6,589,500.00 |
| Total..... | 35,561 | <u>\$54,184,225.00</u> |
| Ceased to be in force..... | 6,358 | 10,673,215.00 |
| In force Dec. 31, 1894..... | 29,203 | <u>\$43,511,010.00</u> |
| Claims unpaid Dec. 31, 1893..... | 162 | \$213,950.00 |
| Claims incurred during the year 1894..... | 772 | 780,664.00 |
| Total..... | 934 | <u>994,614.00</u> |
| Claims paid during the year 1894..... | 765 | \$794,981.00 |
| Terminated by death during 1894..... | 502 | 786,435.00 |
| Terminated by lapse during 1894..... | 5,856 | <u>9,936,780.00</u> |

BUSINESS IN NEW HAMPSHIRE DURING 1894.

| | | |
|---|-----|---------------------|
| In force Dec. 31, 1893..... | 144 | \$198,815.00 |
| Written during the year..... | 28 | 40,250.00 |
| Total..... | 167 | <u>\$239,065.00</u> |
| Ceased to be in force..... | 26 | 38,102.50 |
| In force Dec. 31, 1894..... | 141 | <u>\$200,962.50</u> |
| Claims unpaid Dec. 31, 1893..... | 1 | \$2,150.00 |
| Claims incurred during the year 1894..... | 2 | 2,025.00 |
| Total..... | 3 | <u>\$4,175.00</u> |

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| | | |
|---------------------------------------|----|------------|
| Claims paid during the year 1894..... | 3 | \$4,175.00 |
| Terminated by death during 1894..... | 2 | 2,025.00 |
| Terminated by lapse during 1894..... | 24 | 36,077.50 |

| | | |
|--|--|-------------------|
| Gross amount paid by New Hampshire members without deductions..... | | <u>\$3,677.76</u> |
|--|--|-------------------|

UNITED ORDER OF THE GOLDEN CROSS.

KNOXVILLE, TENN.

Incorporated July 4, 1876. Commenced business July 4, 1876.

FESSENDEN I. DAY, *President.*

W. R. COOPER, *Secretary.*

INCOME.

| | |
|----------------------------|---------------------|
| Membership fees..... | \$4,575.00 |
| Annual dues..... | 3,466.37 |
| Assessments..... | 430,309.02 |
| All other..... | 3,679.73 |
| Total income..... | <u>\$442,030.12</u> |
| Balance Dec. 31, 1893..... | 17,857.17 |
| Total..... | <u>\$459,887.29</u> |

DISBURSEMENTS.

| | |
|---|---------------------|
| Losses and claims..... | \$411,504.78 |
| Salaries of officers and office employés..... | 7,569.00 |
| All other..... | 19,445.18 |
| Total disbursements..... | <u>\$438,518.96</u> |
| Balance..... | <u>\$21,168.33</u> |

NET OR INVESTED ASSETS.

| | |
|---------------------|-------------|
| Cash in office..... | \$21,168.33 |
|---------------------|-------------|

LIABILITIES.

| | |
|---------------------------------------|------------|
| Losses adjusted, due and unpaid | \$2,000.00 |
|---------------------------------------|------------|

CONTINGENT MORTUARY RESOURCES.

| | |
|---|--------------------|
| Assessments called, not yet due..... | \$25,500.00 |
| due and unpaid..... | 2,000.00 |
| for losses reported..... | 2,000.00 |
| for losses unadjusted and resisted..... | 51,500.00 |
| Total due from members..... | <u>\$81,000.00</u> |

CONTINGENT MORTUARY LIABILITIES.

| | |
|--|--------------------|
| Losses adjusted, not yet due..... | \$7,000.00 |
| in process of adjustment and reported..... | 44,500.00 |
| resisted..... | 9,000.00 |
| Total contingent mortuary liabilities..... | <u>\$60,500.00</u> |

EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1894.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|------------------------|
| In force Dec. 31, 1893..... | 22,107 | \$31,797,000.00 |
| Written during the year..... | 4,956 | 6,973,000.00 |
| Total..... | 27,143 | \$38,774,000.00 |
| Ceased to be in force..... | 2,359 | 3,985,500.00 |
| In force Dec. 31, 1894..... | 24,784 | <u>\$34,888,500.00</u> |
| Claims unpaid Dec. 31, 1893..... | 27 | \$45,500.00 |
| Claims incurred during the year 1894..... | 286 | 436,000.00 |
| Total..... | 213 | <u>\$481,500.00</u> |
| Claims paid during the year 1894..... | 272 | \$411,492.00 |
| Terminated by death during 1894..... | 286 | 436,000.00 |
| Terminated by lapse during 1894..... | 2,073 | <u>3,549,500.00</u> |

BUSINESS IN NEW HAMPSHIRE DURING 1894.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| In force Dec. 31, 1893..... | 2,400 | \$3,309,500.00 |
| Written during the year..... | 397 | 506,000.00 |
| Total..... | 2,797 | \$3,815,500.00 |
| Ceased to be in force..... | 150 | 244,500.00 |
| In force Dec. 31, 1894..... | 2,647 | \$3,571,000.00 |
| Claims unpaid Dec. 31, 1893..... | 6 | \$9,000.00 |
| Claims incurred during the year 1894..... | 22 | 35,500.00 |
| Total..... | 28 | \$44,500.00 |
| Claims paid during the year 1894..... | 26 | \$41,500.00 |
| Terminated by death during 1894..... | 22 | 35,500.00 |
| Terminated by lapse during 1894..... | 122 | 200,000.00 |
| Gross amount paid by New Hampshire members without any deductions..... | | \$45,507.46 |

ROYAL SOCIETY OF GOOD FELLOWS.

BOSTON, MASS.

Incorporated February 23, 1882. Commenced business April, 1882.

W. R. SPOONER, *President.*OTTO L. F. LUTHIN, *Secretary.*

INCOME.

| | |
|---|--------------|
| Membership fees and per capita tax..... | \$25,016.17 |
| Assessments..... | 313,917.68 |
| All other..... | 4,685.37 |
| Total income..... | \$343,619.22 |
| Balance Dec. 31, 1893..... | 20,931.85 |
| Total..... | \$364,551.07 |

DISBURSEMENTS.

| | |
|---|---------------------|
| Losses and claims..... | \$323,859.78 |
| Salaries of officers and office employés..... | 12,434.68 |
| All other..... | 22,621.88 |
| Total disbursements..... | <u>\$358,916.34</u> |
| Balance | <u>\$5,634.73</u> |

NET OR INVESTED ASSETS.

| | |
|---------------------|------------|
| Cash in office..... | \$5,634.73 |
|---------------------|------------|

NON-INVESTED ASSETS.

| | |
|---------------------------|-------------------|
| Ledger accounts, etc..... | 8,954.78 |
| Gross assets..... | <u>\$9,589.51</u> |

LIABILITIES.

| | |
|-------------------------------|-------------------|
| Note..... | \$2,000.00 |
| Ledger accounts..... | 277.78 |
| Total actual liabilities..... | <u>\$2,277.78</u> |
| Balance, net assets..... | <u>\$7,311.73</u> |

CONTINGENT MORTUARY RESOURCES.

| | |
|--------------------------------------|--------------------|
| Assessments called, not yet due..... | \$20,000.00 |
| due and unpaid..... | 8,000.00 |
| for losses unadjusted..... | 51,000.00 |
| Total due from members..... | <u>\$74,000.00</u> |

CONTINGENT MORTUARY LIABILITIES.

| | |
|--|--------------------|
| Losses reported..... | \$52,000.00 |
| resisted | 26,000.00 |
| Total contingent mortuary liabilities..... | <u>\$78,000.00</u> |

EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1894.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|-----------------|
| In force Dec. 31, 1893 | 10,876 | \$24,806,500.00 |
| Written during the year..... | 4,899 | 7,042,500.00 |
| Total..... | 15,575 | \$31,849,000.00 |
| Ceased to be in force..... | 2,705 | 4,638,500.00 |
| In force Dec. 31, 1894..... | 12,870 | \$27,210,500.00 |
| Claims unpaid Dec. 31, 1893..... | 89 | \$91,000.00 |
| Claims incurred during the year 1894..... | 142 | 326,500.00 |
| Total..... | 181 | \$417,500.00 |
| Claims paid during the year 1894..... | 144 | \$323,859.00 |
| Terminated by death during 1894..... | 142 | 326,500.00 |
| Terminated by lapse during 1894..... | 2,563 | 4,312,000.00 |

BUSINESS IN NEW HAMPSHIRE DURING 1894.

| | | |
|--|-----|--------------|
| In force Dec. 31, 1893 | 198 | \$441,500.00 |
| Written during the year | 51 | 71,000.00 |
| Total..... | 249 | \$512,500.00 |
| Ceased to be in force | 22 | 44,000.00 |
| In force Dec. 31, 1894..... | 227 | \$468,500.00 |
| Claims unpaid Dec. 31, 1893..... | 1 | \$2,000.00 |
| Claims incurred during the year 1894..... | 1 | 2,000.00 |
| Total..... | 2 | \$4,000.00 |
| Claims paid during the year 1894..... | 2 | \$4,000.00 |
| Terminated by death during 1894..... | 1 | 2,000.00 |
| Terminated by lapse during 1894..... | 21 | 42,000.00 |
| Gross amount paid by New Hampshire members without deduction | | \$6,133.62 |

KNIGHTS OF COLUMBUS.

NEW HAVEN, CONN.

Incorporated March 29, 1882. Commenced business May 5, 1882.

JOHN J. PHELAN, *President.*DANIEL COLWELL, *Secretary.*

INCOME.

| | |
|-----------------------------|---------------------|
| Assessments | \$93,558.43 |
| All other | 10,388.77 |
| Total income | <u>\$103,937.20</u> |
| Balance Dec. 31, 1893 | 1,366.99 |
| Total | <u>\$105,304.19</u> |

DISBURSEMENTS.

| | |
|--|--------------------|
| Losses and claims | \$86,003.90 |
| Salaries of officers and office employes | 4,785.38 |
| All other | 5,284.67 |
| Total disbursements | <u>\$96,054.05</u> |
| Balance | <u>\$9,250.14</u> |

NET OR INVESTED ASSETS.

| | |
|--------------------|-------------|
| Cash in bank | \$18,806.12 |
|--------------------|-------------|

CONTINGENT MORTUARY RESOURCES.

| | |
|--|--------------------|
| Mortuary assessments called, not yet due | \$7,140.49 |
| due and unpaid | 887.37 |
| for losses unadjusted and resisted .. | 26,987.14 |
| Total due from members | <u>\$35,015.00</u> |

CONTINGENT MORTUARY LIABILITIES.

| | |
|---|--------------------|
| Losses adjusted, not yet due | \$36,000.00 |
| resisted | 1,000.00 |
| Total contingent mortuary liabilities | <u>\$37,000.00</u> |

EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1894.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|-----------------------|
| In force Dec. 31, 1893..... | 7,210 | \$7,236,000.00 |
| Written during the year..... | 1,761 | 1,765,000.00 |
| Total..... | 8,971 | \$9,001,000.00 |
| Ceased to be in force..... | 493 | 493,000.00 |
| In force Dec. 31, 1894..... | <u>8,478</u> | <u>\$8,508,000.00</u> |
| Claims unpaid Dec. 31, 1893..... | 22 | \$22,000.00 |
| Claims incurred during the year 1894..... | 98 | 98,000.00 |
| Total..... | <u>120</u> | <u>\$120,000.00</u> |
| Claims paid during the year 1894..... | 86 | \$86,000.00 |
| Terminated by death during 1894..... | 98 | 98,000.00 |
| Terminated by lapse during 1894..... | <u>395</u> | <u>\$95,000.00</u> |

BUSINESS IN NEW HAMPSHIRE DURING 1894.

| | | |
|--|-----------|------------------|
| Written during the year..... | 27 | \$27,000.00 |
| In force Dec. 31, 1894..... | <u>27</u> | <u>27,000.00</u> |
| Gross amount paid by New Hampshire members without deductions..... | | \$260.24 |

SUPREME LODGE KNIGHTS OF HONOR.

St. Louis, Mo.

Incorporated March, 1876. Commenced business January 1, 1873.

MARSDEN BELLAMY, *President.*B. F. NELSON, *Secretary.*

INCOME.

| | |
|----------------------------|-----------------------|
| Benefit certificates..... | \$19,929.45 |
| Annual dues..... | 37,157.55 |
| Assessments..... | 3,844,550.17 |
| All other | 10,890.99 |
| Total income..... | <u>\$3,917,528.16</u> |
| Balance Dec. 31, 1893..... | 13,298.62 |
| Total..... | <u>\$3,930,826.78</u> |

DISBURSEMENTS.

| | |
|---|--------------------------|
| Losses and claims..... | \$3,845,116.65 |
| Salaries of officers and office employes..... | 26,114.00 |
| All other..... | 55,873.79 |
| Total disbursements..... | <u>\$3,927,104.44</u> |
| Balance..... | <u><u>\$3,722.34</u></u> |

NET OR INVESTED ASSETS.

| | |
|-----------------------------------|-------------------|
| Cash in office..... | \$893.15 |
| Cash in bank..... | 2,829.19 |
| Total net or invested assets..... | <u>\$3,722.34</u> |

NON-INVESTED ASSETS.

| | |
|---|---------------------------|
| Due from lodges and other sources..... | \$1,741.35 |
| Supplies on hand, office fixtures, etc..... | <u>9,238.86</u> |
| Total non-invested assets..... | 10,990.11 |
| Gross assets..... | <u><u>\$14,712.45</u></u> |

LIABILITIES.

| | | |
|-------------------------------|----------|------------|
| Due lodges..... | \$93.00 | |
| Bills payable..... | 5,000.00 | |
| | <hr/> | |
| Total actual liabilities..... | | \$5,093.00 |
| Balance, net assets..... | | <hr/> |
| | | \$9,619.45 |

CONTINGENT MORTUARY RESOURCES.

| | | |
|---------------------------------|------------|--------------|
| Assessments due and unpaid..... | \$2,181.86 | |
| being collected..... | 588,356.71 | |
| | <hr/> | |
| Total due from members..... | | \$590,538.57 |

CONTINGENT MORTUARY LIABILITIES.

| | | |
|--|--------------|--------------|
| Losses adjusted, not yet due.... | \$244,000.00 | |
| in process of adjustment..... | 44,733.35 | |
| | <hr/> | |
| Total contingent mortuary liabilities..... | | \$288,733.35 |

EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1894.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|------------------|
| In force Dec. 31, 1893..... | 123,354 | \$232,769,500.00 |
| Written during the year..... | 9,151 | 15,618,500.00 |
| | <hr/> | <hr/> |
| Total..... | 132,505 | \$248,388,000.00 |
| Ceased to be in force..... | 12,720 | 22,965,500.00 |
| | <hr/> | <hr/> |
| In force Dec. 31, 1894..... | 119,785 | \$225,422,500.00 |
| | <hr/> | <hr/> |
| Claims unpaid Dec. 31, 1893..... | 50 | \$100,350.00 |
| Claims incurred during the year 1894..... | 1,972 | 3,789,500.00 |
| | <hr/> | <hr/> |
| Total..... | 2,022 | \$3,889,850.00 |
| | <hr/> | <hr/> |
| Claims paid during the year 1894... .. | 2,000 | \$3,845,116.00 |
| Terminated by death during 1894..... | 1,972 | 3,789,500.00 |
| Terminated by lapse during 1894..... | 10,748 | 19,176,000.00 |
| | <hr/> | <hr/> |

BUSINESS IN NEW HAMPSHIRE DURING 1894.

| | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|----------------|
| In force Dec. 31, 1893..... | 732 | \$1,407,000.00 |
| Written during the year..... | 13 | 16,000.00 |
| Total..... | 745 | \$1,423,000.00 |
| Ceased to be in force..... | 57 | 92,000.00 |
| In force Dec. 31, 1894..... | 688 | \$1,331,000.00 |
| Claims incurred during the year 1894..... | 14 | \$27,000.00 |
| Total..... | 14 | \$27,000.00 |
| Claims paid during the year 1894..... | 14 | \$27,000.00 |
| Terminated by death during 1894..... | 14 | 27,000.00 |
| Terminated by lapse during 1894..... | 43 | 65,000.00 |
| Gross amount paid by New Hampshire members without deductions..... | | \$22,277.44 |

SUPREME LODGE KNIGHTS AND LADIES OF HONOR.

INDIANAPOLIS, IND.

Incorporated September 6, 1877. Commenced business September 19, 1878.

L. B. LOCKARD, *President.*

C. W. HARVEY, *Secretary.*

INCOME.

| | |
|---|----------------|
| Membership fees and per capita tax..... | \$37,296.91 |
| Assessments..... | 1,090,800.30 |
| All other..... | 12,164.07 |
| Total income..... | \$1,140,263.28 |
| Balance December 31, 1893..... | 91,531.35 |
| Total..... | \$1,231,794.63 |

DISBURSEMENTS.

| | |
|---|----------------|
| Losses and claims | \$1,089,123.80 |
| Salaries and commissions to agents..... | 12,926.20 |

1894.]

FRATERNAL BENEFICIARY ASS'NS.

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| | |
|---|-----------------------|
| Salaries of officers and office employes..... | \$14,703.55 |
| All other..... | 13,673.48 |
| Total disbursements..... | <u>\$1,130,427.03</u> |
| Balance..... | <u>\$101,387.60</u> |

NET OR INVESTED ASSETS.

| | |
|-----------------------------------|--------------------|
| Cash in hands of treasurer..... | \$11,093.34 |
| Cash in bank..... | 68,602.91 |
| Total net or invested assets..... | <u>\$79,696.25</u> |

NON-INVESTED ASSETS.

| | |
|---|---------------------|
| Assessments and tax due..... | \$130,173.70 |
| Interest due..... | 3,243.58 |
| Supplies on hand, office fixtures, etc..... | 3,677.37 |
| Due from lodges and deputies..... | 1,683.70 |
| Total non-invested assets..... | <u>188,783.35</u> |
| Gross assets..... | <u>\$218,479.60</u> |

LIABILITIES.

| | |
|--------------------------------------|---------------------|
| Losses adjusted, due and unpaid..... | \$178,000.00 |
| Borrowed money..... | 7,500.00 |
| Total actual liabilities..... | <u>\$185,500.00</u> |
| Balance, net assets..... | <u>\$32,979.60</u> |

CONTINGENT MORTUARY RESOURCES.

| | |
|--------------------------------------|-------------|
| Assessments called, not yet due..... | \$80,207.60 |
|--------------------------------------|-------------|

CONTINGENT MORTUARY LIABILITIES.

| | |
|--|---------------------|
| Losses adjusted, not yet due..... | \$34,000.00 |
| in process of adjustment..... | 9,809.53 |
| reported | 77,500.00 |
| Total contingent mortuary liabilities..... | <u>\$121,309.53</u> |

EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1894.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|-----------------|
| In force Dec. 31, 1893..... | 67,516 | \$82,157,000.00 |
| Written during the year..... | 11,946 | 13,720,000.00 |
| Total | 79,462 | \$95,877,000.00 |
| Ceased to be in force..... | 6,119 | 7,219,500.00 |
| In force Dec. 31, 1894..... | 73,343 | \$88,659,500.00 |
| Claims unpaid Dec. 31, 1893..... | 251 | \$309,333.00 |
| Claims incurred during the year 1894..... | 860 | 1,079,100.00 |
| Total | 1,111 | \$1,388,433.00 |
| Claims paid during the year 1894..... | 867 | \$1,089,124.00 |
| Terminated by death during 1894..... | 847 | 1,060,500.00 |
| Terminated by lapse during 1894..... | 5,272 | 6,159,000.00 |

BUSINESS IN NEW HAMPSHIRE DURING 1894.

| | | |
|--|-----|--------------|
| In force Dec. 31, 1893..... | 264 | \$280,500.00 |
| Written during the year..... | 10 | 11,000.00 |
| Total | 274 | \$291,500.00 |
| Ceased to be in force..... | 17 | 19,000.00 |
| In force Dec. 31, 1894..... | 257 | \$272,500.00 |
| Claims unpaid Dec. 31, 1893..... | 1 | \$1,000.00 |
| Claims incurred during the year 1894..... | 3 | 4,000.00 |
| Total | 4 | \$5,000.00 |
| Claims paid during the year 1894..... | 4 | \$5,000.00 |
| Terminated by death during 1894..... | 4 | 5,000.00 |
| Terminated by lapse during 1894..... | 13 | 14,000.00 |
| Gross amount paid by New Hampshire members without deductions..... | | \$3,841.42 |

ENDOWMENT RANK KNIGHTS OF PYTHIAS.

CHICAGO, ILL.

Incorporated October 5, 1875. Commenced business November 1, 1877.

J. A. HINSEY, *President*.H. B. STOLTE, *Secretary*.

INCOME.

| | |
|----------------------------|-----------------------|
| Annual dues..... | \$36,184.25 |
| Assessments..... | 938,528.25 |
| All other..... | 17,369.03 |
| Total income..... | <u>\$992,081.53</u> |
| Balance Dec. 31, 1893..... | 174,155.76 |
| Total..... | <u>\$1,166,237.29</u> |

DISBURSEMENTS.

| | |
|---|----------------------------|
| Losses and claims..... | \$809,560.00 |
| Salaries of officers and office employes..... | 11,050.18 |
| All other..... | 53,254.89 |
| Total disbursements..... | <u>\$873,865.07</u> |
| Balance..... | <u><u>\$292,372.22</u></u> |

NET OR INVESTED ASSETS.

| | |
|--|---------------------|
| Loans on mortgages..... | \$10,350.00 |
| Loans secured by pledge of bonds, stocks, etc..... | 12,000.00 |
| Cost value of bonds and stocks owned..... | 185,845.00 |
| Cash in bank..... | 84,177.22 |
| Total net or invested assets..... | <u>\$292,372.22</u> |

NON-INVESTED ASSETS.

| | |
|---|----------------------------|
| Interest accrued..... | \$8,679.26 |
| Market value of bonds and stocks over cost..... | <u>9,284.25</u> |
| Total non-invested assets..... | 17,913.51 |
| Gross assets..... | <u><u>\$310,285.73</u></u> |

CONTINGENT MORTUARY RESOURCES.

| | |
|---------------------------------|-------------|
| Assessments due and unpaid..... | \$15,943.10 |
|---------------------------------|-------------|

CONTINGENT MORTUARY LIABILITIES.

| | |
|--|---------------------|
| Losses in process of adjustment..... | 55,000.00 |
| resisted and reported..... | 168,000.00 |
| Total contingent mortuary liabilities..... | <u>\$223,000.00</u> |

EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS, OF 1894.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|------------------------|
| In force Dec. 31, 1893..... | 32,922 | \$70,759,000.00 |
| Written during the year..... | 6,934 | 12,909,000.00 |
| Total..... | 39,856 | \$83,468,000.00 |
| Ceased to be in force..... | 3,485 | 7,198,000.00 |
| In force Dec. 31, 1894..... | <u>36,371</u> | <u>\$76,270,000.00</u> |
| Claims unpaid Dec. 31, 1893..... | 69 | \$167,000.00 |
| Claims incurred during the year 1894..... | 418 | 901,000.00 |
| Total..... | <u>487</u> | <u>\$1,068,000.00</u> |
| Claims paid during the year 1894..... | 395 | \$840,000.00 |
| Terminated by death during 1894..... | 418 | 901,000.00 |
| Terminated by lapse during 1894..... | 3,067 | 6,297,000.00 |

BUSINESS IN NEW HAMPSHIRE DURING 1894.

| | | |
|---|------------|---------------------|
| In force Dec. 31, 1893..... | 231 | \$444,000.00 |
| Written during the year..... | 12 | 22,000.00 |
| Total..... | 243 | \$466,000.00 |
| Ceased to be in force..... | 14 | 33,000.00 |
| In force Dec. 31, 1894..... | <u>229</u> | <u>\$433,000.00</u> |
| Claims incurred during the year 1894..... | 5 | \$11,000.00 |
| Total..... | <u>5</u> | <u>11,000.00</u> |

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FRATERNAL BENEFICIARY ASSN'S.

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| | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|----------------|
| Claims paid during the year 1894..... | 4 | \$10,000.00 |
| Terminated by death during 1894..... | 5 | 11,000.00 |
| Terminated by lapse during 1894..... | 14 | \$33,000.00 |
| | | <hr/> |
| Gross amount paid by New Hampshire members without deductions..... | | \$7,383.55 |

LOCOMOTIVE ENGINEERS' MUTUAL LIFE AND ACCIDENT INSURANCE ASSOCIATION.

CLEVELAND, OHIO.

Incorporated March 3, 1894. Commenced business March 4, 1894.

A. B. YOUNGSON, *President.*H. C. HAYS, *Secretary.*

INCOME.

| | |
|----------------------|--------------|
| Membership fees..... | \$729.50 |
| Assessments..... | 425,346.44 |
| All other..... | 6,493.97 |
| | <hr/> |
| Total income..... | \$432,569.91 |

DISBURSEMENTS.

| | |
|---|--------------|
| Losses and claims..... | \$409,500.00 |
| Salaries and commissions to agents..... | 16,060.44 |
| Salaries of officers and office employes..... | 2,378.00 |
| All other..... | 2,555.28 |
| | <hr/> |
| Total disbursements..... | \$430,493.72 |
| | <hr/> |
| Balance..... | \$2,076.19 |

NET OR INVESTED ASSETS.

| | |
|-------------------|------------|
| Cash in bank..... | \$2,076.19 |
|-------------------|------------|

CONTINGENT MORTUARY RESOURCES.

| | |
|--|--------------|
| Assessments called, not yet due..... | \$127,500.00 |
| Gross amount paid by New Hampshire members without deductions..... | \$1,117.00 |

MERRIMACK COUNTY ODD FELLOWS' MUTUAL RELIEF ASSOCIATION.

Principal Office, Concord.

Commenced business March 4, 1871.

HORACE A. BROWN, *President*.

JOHN W. BOURLET, *Secretary*.

INCOME.

| | |
|----------------------------|---------------------------|
| Membership fees..... | \$174.50 |
| Assessments..... | 18,598.50 |
| All other..... | 3,729.57 |
| Total income..... | <u>\$22,502.57</u> |
| Balance Dec. 31, 1898..... | 12,805.33 |
| Total..... | <u><u>\$34,807.90</u></u> |

DISBURSEMENTS.

| | |
|---|---------------------------|
| Losses and claims..... | \$21,000.00 |
| Salaries and commissions to agents..... | 68.00 |
| Salaries of officers..... | 591.06 |
| All other..... | 353.90 |
| Total disbursements..... | <u>\$22,012.96</u> |
| Balance..... | <u><u>\$12,794.94</u></u> |

NET OR INVESTED ASSETS.

| | |
|-----------------------------------|---------------------------|
| Cash in office..... | \$120.46 |
| Cash in bank..... | 12,674.48 |
| Total net or invested assets..... | <u><u>\$12,794.94</u></u> |

CONTINGENT MORTUARY RESOURCES.

| | |
|---|--------------------------|
| Mortuary assessments called, not yet due..... | \$2,711.40 |
| due and unpaid..... | 62.60 |
| Total due from members..... | <u><u>\$2,774.00</u></u> |

EXHIBIT OF CERTIFICATES OR POLICIES.

BUSINESS IN NEW HAMPSHIRE, 1894.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| In force Dec. 31, 1893..... | 1,540 | ..... |
| Written during the year..... | 42 | ..... |
| Total..... | 1,582 | ..... |
| Ceased to be in force..... | 60 | ..... |
| In force Dec. 31, 1894..... | 1,522 | ..... |
| Claims unpaid Dec. 31, 1893..... | 4 | ..... |
| Claims incurred during the year 1894..... | 21 | ..... |
| Total..... | 25 | ..... |
| Claims paid during the year 1894..... | | \$21,000.00 |
| Terminated by death during 1894..... | 17 | ..... |
| Terminated by lapse during 1894..... | 43 | ..... |
| Gross amount paid by New Hampshire members without deductions | | \$18,773.00 |

NOTE. No business transacted outside the state.

NEW ENGLAND ORDER OF PROTECTION.

BOSTON, MASS.

Incorporated November 12, 1887. Commenced business November 17, 1887.

HENRY W. OAKES, *President.*

DANIEL M. FRYE, *Secretary.*

INCOME.

| | |
|---|--------------|
| Membership fees and per capita tax..... | \$21,350.20 |
| Assessments..... | 202,435.12 |
| All other..... | 5,555.68 |
| Total income..... | \$229,341.00 |
| Balance Dec. 31, 1893..... | 5,098.77 |
| Total..... | \$234,439.77 |

DISBURSEMENTS.

| | |
|---|---------------------|
| Losses and claims..... | \$192,000.00 |
| Salaries to deputies..... | 2,911.98 |
| Salaries of officers and office employes..... | 5,278.42 |
| All other..... | 16,098.90 |
| Total disbursements..... | \$216,289.30 |
| Balance..... | \$18,150.47 |

NET OR INVESTED ASSETS.

| | |
|-------------------|-------------|
| Cash in bank..... | \$18,150.47 |
|-------------------|-------------|

CONTINGENT MORTUARY LIABILITIES.

| | |
|---|-------------------|
| Losses in process of adjustment..... | \$2,000.00 |
| resisted and reported..... | 7,000.00 |
| Total contingent mortuary liabilities..... | \$9,000.00 |

EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1894.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|------------------------|
| In force Dec. 31, 1893..... | 13,652 | \$25,808,000.00 |
| Written during the year..... | 2,704 | 5,043,000.00 |
| Total..... | 16,356 | \$30,851,000.00 |
| Ceased to be in force..... | 588 | 1,040,000.00 |
| In force Dec. 31, 1894..... | 15,768 | \$29,811,000.00 |
| Claims unpaid Dec. 31, 1893..... | 2 | \$5,000.00 |
| Claims incurred during the year 1894..... | 110 | 192,000.00 |
| Total..... | 112 | \$197,000.00 |
| Claims paid during the year 1894..... | 110 | \$192,000.00 |
| Terminated by death during 1894..... | 110 | 192,000.00 |
| Terminated by lapse during 1894..... | 478 | 848,000.00 |

BUSINESS IN NEW HAMPSHIRE DURING 1894.

| | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|----------------|
| In force Dec. 31, 1893..... | 514 | \$772,000.00 |
| Written during the year..... | 29 | 52,000.00 |
| Total..... | 543 | \$824,000.00 |
| Ceased to be in force..... | 27 | 47,000.00 |
| In force Dec. 31, 1894..... | 516 | \$777,000.00 |
| Claims incurred during the year 1894..... | 3 | \$3,000.00 |
| Claims paid during the year 1894..... | 3 | \$3,000.00 |
| Terminated by death during 1894..... | 3 | 8,000.00 |
| Terminated by lapse during 1894..... | 24 | 44,000.00 |
| Gross amount paid by New Hampshire members without deductions..... | | \$5,854.34 |

NEW HAMPSHIRE ODD FELLOWS' MUTUAL RELIEF ASSOCIATION.

Principal Office, Manchester.

Commenced business February 3, 1890.

JOHN A. GLIDDEN, *President.*S. C. GOULD, *Secretary.*

INCOME.

| | |
|----------------------------|-------------|
| Annual dues..... | \$424.00 |
| Assessments..... | 7,774.85 |
| All other..... | 68.48 |
| Total income..... | \$8,267.33 |
| Balance Dec. 31, 1893..... | 4,627.22 |
| Total..... | \$12,894.55 |

DISBURSEMENTS.

| | |
|---------------------------|------------|
| Losses and claims..... | \$6,600.00 |
| Salaries of officers..... | 385.00 |
| All other..... | 243.72 |
| | <hr/> |
| Total disbursements..... | \$7,228.72 |
| | <hr/> |
| Balance..... | \$5,665.83 |
| | <hr/> |

NET OR INVESTED ASSETS.

| | |
|-------------------|------------|
| Cash in bank..... | \$5,665.83 |
|-------------------|------------|

EXHIBIT OF CERTIFICATES OR POLICIES.

BUSINESS IN NEW HAMPSHIRE DURING 1894.

| | Number. | Amount. |
|-----------------------------|---------|---------|
| In force Dec. 31, 1893..... | 442 | ..... |
| Ceased to be in force..... | 55 | ..... |
| | <hr/> | <hr/> |
| In force Dec. 31, 1894..... | 387 | ..... |
| | <hr/> | <hr/> |

NOTE. No business transacted outside the state.

NORTHERN MUTUAL RELIEF ASSOCIATION.

BOSTON, MASS.

Incorporated September 19, 1883. Commenced business September 22, 1883.

GEORGE R. KELSO, *President.*

WALTER WRIGHT, *Secretary.*

INCOME.

| | |
|----------------------------|-------------|
| Annual dues..... | \$1,530.50 |
| Assessments..... | 48,512.21 |
| All other..... | 343.56 |
| | <hr/> |
| Total income..... | \$50,386.27 |
| Balance Dec. 31, 1893..... | 3,414.51 |
| | <hr/> |
| Total..... | \$53,800.78 |

DISBURSEMENTS.

| | |
|---------------------------------|--------------------|
| Losses and claims..... | \$48,083.21 |
| Salaries of officers..... | 700.00 |
| All other..... | 1,318.22 |
| Total disbursements..... | \$50,051.43 |
| Balance..... | \$3,749.35 |

NET OR INVESTED ASSETS.

| | |
|-------------------|------------|
| Cash in bank..... | \$3,749.35 |
|-------------------|------------|

EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1894.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| In force Dec. 31, 1893..... | 1,573 | \$2,531,457.00 |
| Written during the year..... | 141 | ..... |
| Total..... | 1,714 | ..... |
| Ceased to be in force..... | 378 | ..... |
| In force Dec. 31, 1894..... | 1,336 | ..... |
| Claims unpaid Dec. 31, 1893..... | 16 | ..... |
| Claims incurred during the year 1894..... | 34 | ..... |
| Total..... | 50 | ..... |
| Claims paid during the year 1894..... | 31 | ..... |
| Terminated by death during 1894..... | 34 | ..... |
| Terminated by lapse during 1894..... | 344 | ..... |

BUSINESS IN NEW HAMPSHIRE DURING 1894.

| | | |
|---|------------|---------------------|
| In force Dec. 31, 1893..... | 218 | \$383,000.00 |
| Written during the year..... | 1 | 2,000.00 |
| Total..... | 219 | \$385,000.00 |
| Ceased to be in force..... | 55 | 88,000.00 |
| In force Dec. 31, 1894..... | 164 | \$297,000.00 |
| Claims incurred during the year 1894..... | 5 | \$10,000.00 |

| | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|----------------|
| Claims paid during the year 1894..... | 1 | \$2,000.00 |
| Terminated by death during 1894..... | 5 | 10,000.00 |
| Terminated by lapse during 1894..... | 50 | 78,000.00 |
| | | <hr/> |
| Gross amount paid by New Hampshire members without deductions..... | | \$7,323.26 |

UNITED ORDER OF THE PILGRIM FATHERS.

LAWRENCE, MASS.

Incorporated March 15, 1879. Commenced business March 15, 1879.

JOHN L. BATES, *President.*

J. E. SHEPARD, *Secretary.*

INCOME.

| | |
|----------------------------|--------------------|
| Annual dues..... | \$12,917.95 |
| Assessments..... | 273,948.00 |
| All other..... | 2,962.98 |
| Total income..... | <hr/> \$289,828.93 |
| Balance Dec. 31, 1893..... | 15,231.34 |
| Total..... | <hr/> \$305,060.27 |

DISBURSEMENTS.

| | |
|---|--------------------|
| Losses and claims..... | \$274,945.00 |
| Salaries of officers and office employes..... | 6,521.28 |
| All other..... | 9,785.64 |
| Total disbursements..... | <hr/> \$291,251.92 |
| Balance..... | <hr/> \$13,808.35 |

NET OR INVESTED ASSETS.

| | |
|---|-------------------|
| Cost value of bonds and stocks owned..... | \$3,000.00 |
| Cash in bank..... | 10,808.35 |
| Total net or invested assets..... | <hr/> \$13,808.35 |

NON-INVESTED ASSETS.

| | |
|---|--------------------|
| Market value of stocks and bonds over cost..... | \$360.00 |
| Gross assets..... | <u>\$14,168.35</u> |

LIABILITIES.

| | |
|--------------------------------------|-------------------|
| Losses adjusted, due and unpaid..... | \$7,000.00 |
| Balance, net assets..... | <u>\$7,168.35</u> |

CONTINGENT MORTUARY RESOURCES.

| | |
|---|--------------------|
| Assessments called, not yet due..... | \$19,000.00 |
| for losses unadjusted and resisted..... | 26,000.00 |
| Total due from members..... | <u>\$45,000.00</u> |

CONTINGENT MORTUARY LIABILITIES.

| | |
|--|--------------------|
| Losses adjusted, not yet due..... | \$19,000.00 |
| in process of adjustment..... | 25,000.00 |
| resisted..... | 1,000.00 |
| Total contingent mortuary liabilities..... | <u>\$45,000.00</u> |

EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1894.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|------------------------|
| In force Dec. 31, 1893..... | 16,948 | \$28,787,000.00 |
| Written during the year..... | 2,063 | 3,087,000.00 |
| Total..... | 19,011 | <u>\$31,874,000.00</u> |
| Ceased to be in force..... | 673 | 1,149,000.00 |
| In force Dec. 31, 1894..... | 18,338 | <u>\$30,725,000.00</u> |
| Claims unpaid Dec. 31, 1893..... | 59 | \$67,000.00 |
| Claims incurred during the year 1894..... | 150 | 260,000.00 |
| Total..... | 189 | <u>\$327,000.00</u> |
| Claims paid during the year 1894..... | 158 | \$276,000.00 |
| Terminated by death during 1894..... | 150 | 260,000.00 |
| Terminated by lapse during 1894..... | 523 | 888,000.00 |

BUSINESS IN NEW HAMPSHIRE DURING 1894.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| In force Dec. 31, 1893..... | 2,294 | \$3,818,000.00 |
| Written during the year..... | 371 | 429,000.00 |
| Total..... | 2,665 | \$4,247,000.00 |
| Ceased to be in force..... | 70 | 111,000.00 |
| In force Dec. 31, 1894..... | 2,595 | \$4,136,000.00 |
| Claims unpaid Dec. 31, 1893..... | 6 | \$12,000.00 |
| Claims incurred during the year 1894..... | 18 | 26,000.00 |
| Total..... | 24 | \$38,000.00 |
| Claims paid during the year 1894..... | 23 | \$37,000.00 |
| Terminated by death during 1894..... | 18 | 26,000.00 |
| Terminated by lapse during 1894..... | 52 | 85,000.00 |

PROVIDENT MUTUAL RELIEF ASSOCIATION.

Principal Office, Concord.

Incorporated July 26, 1878. Commenced business February 2, 1877.

BENJAMIN F. PRESCOTT, *President.* ANTHONY C. HARDY, *Secretary.*

INCOME.

| | |
|---|-------------|
| Membership fees and per capita tax..... | \$6,545.32 |
| Assessments..... | 74,215.37 |
| All other..... | 359.46 |
| Total income..... | \$81,120.15 |
| Balance Dec. 31, 1893..... | 4,320.46 |
| Total..... | \$85,440.61 |

DISBURSEMENTS.

| | |
|---|-------------|
| Losses and claims..... | \$76,022.87 |
| Commissions to agents..... | 760.00 |
| Commissions for collecting assessments..... | 2,957.66 |

1894.]

FRATERNAL BENEFICIARY ASS'NS.

331

| | |
|---|--------------------------|
| Salaries of officers and office employes..... | \$2,038.16 |
| All other..... | 1,124.62 |
| Total disbursements..... | <u>\$82,903.31</u> |
| Balance..... | <u><u>\$2,587.30</u></u> |

NET OR INVESTED ASSETS.

| | |
|-----------------------------------|--------------------------|
| Cash in office..... | \$1,095.43 |
| Cash in bank..... | 1,441.87 |
| Total net or invested assets..... | <u><u>\$2,587.30</u></u> |

CONTINGENT MORTUARY RESOURCES.

| | |
|--------------------------------------|---------------------------|
| Assessments called, not yet due..... | \$7,800.00 |
| due and unpaid..... | 389.79 |
| for losses resisted..... | 1,000.00 |
| for losses reported..... | 1,000.00 |
| Total due from members..... | <u><u>\$10,189.79</u></u> |

CONTINGENT MORTUARY LIABILITIES.

| | |
|--|--------------------------|
| Losses adjusted, not yet due..... | \$1,000.00 |
| resisted and reported..... | 5,000.00 |
| Total contingent mortuary liabilities..... | <u><u>\$6,000.00</u></u> |

EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1894.

| | <i>Number.</i> | <i>Amount.</i> |
|---|------------------|---------------------------|
| In force Dec. 31, 1893..... | 2,982 | \$5,413,000.00 |
| Written during the year..... | 126 | 163,000.00 |
| Total..... | <u>3,108</u> | <u>\$5,576,000.00</u> |
| Ceased to be in force..... | 175 | 200,000.00 |
| In force Dec. 31, 1894..... | <u>2,933</u> | <u>\$5,376,000.00</u> |
| Claims unpaid Dec. 31, 1893..... | 5 | \$10,000.00 |
| Claims incurred during the year 1894..... | 37 | 71,022.00 |
| Total..... | <u><u>42</u></u> | <u><u>\$81,022.00</u></u> |

| | <i>Number.</i> | <i>Amount.</i> |
|---------------------------------------|----------------|----------------|
| Claims paid during the year 1894..... | 39 | \$76,022.00 |
| Terminated by death during 1894..... | 37 | 71,022.00 |
| Terminated by lapse during 1894..... | 138 | 405,000.00 |

BUSINESS IN NEW HAMPSHIRE DURING 1894.

| | | |
|---|-------|----------------|
| In force Dec. 31, 1893..... | 2,730 | \$4,915,000.00 |
| Written during the year..... | 118 | 148,000.00 |
| Total..... | 2,848 | \$5,063,000.00 |
| Ceased to be in force..... | 168 | 1,616,710.00 |
| In force Dec. 31, 1894..... | 2,680 | \$3,446,290.00 |
| Claims incurred during the year 1894..... | 30 | \$57,692.92 |
| Claims paid during the year 1894..... | 32 | \$62,692.92 |
| Terminated by death during 1894..... | 7 | 13,329.95 |
| Terminated by lapse during 1894..... | 137 | 403,000.00 |

| | |
|--|-------------|
| Gross amount paid by New Hampshire members without deductions..... | \$75,836.07 |
|--|-------------|

SUPREME COUNCIL OF THE ROYAL ARCANUM.

BOSTON, MASS.

Incorporated November 5, 1877. Commenced business June 23, 1877.

CHILL W. HAZZARD, *President.*W. O. ROBSON, *Secretary.*

INCOME.

| | |
|---|----------------|
| Membership fees and per capita tax..... | \$84,527.43 |
| Assessments..... | 4,190,144.50 |
| All other..... | 23,112.81 |
| Total income..... | \$4,297,784.74 |
| Balance Dec. 31, 1893..... | 311,191.43 |
| Total..... | \$4,608,976.17 |

DISBURSEMENTS.

| | |
|---|-----------------------|
| Losses and claims..... | \$3,959,599.98 |
| Salaries and commissions to agents..... | 8,672.66 |
| Salaries of officers and office employes..... | 54,876.82 |
| All other..... | 28,857.86 |
| Total disbursements..... | <u>\$4,052,007.32</u> |
| Balance..... | <u>\$556,968.85</u> |

NET OR INVESTED ASSETS.

| | |
|---|---------------------|
| Cost value of real estate..... | \$51,170.97 |
| Cost value of bonds and stocks owned..... | 10,000.00 |
| Cash in bank..... | 487,797.88 |
| Total net or invested assets..... | <u>\$548,968.85</u> |

NON-INVESTED ASSETS.

| | |
|--------------------------------|---------------------|
| Interest due and accrued..... | \$1,701.24 |
| Rents due..... | 50.00 |
| Total non-invested assets..... | <u>1,751.24</u> |
| Gross assets..... | <u>\$550,720.00</u> |

LIABILITIES.

| | |
|---|---------------------|
| Losses adjusted, due and unpaid. | \$56,542.87 |
| Due grand and subordinate councils..... | 583.56 |
| Total actual liabilities..... | <u>\$57,126.43</u> |
| Balance, net assets..... | <u>\$493,593.67</u> |

CONTINGENT MORTUARY RESOURCES.

| | |
|--------------------------------------|---------------------|
| Assessments called, not yet due..... | \$269,847.99 |
| due and unpaid..... | 2,483.73 |
| Total due from members..... | <u>\$272,331.72</u> |

CONTINGENT MORTUARY LIABILITIES.

| | |
|--|---------------------|
| Losses in process of adjustment..... | \$59,357.15 |
| resisted and reported..... | 244,500.00 |
| Total contingent mortuary liabilities..... | <u>\$303,857.15</u> |

EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1894.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|------------------|
| In force Dec. 31, 1893..... | 148,426 | \$432,748,500.00 |
| Written during the year..... | 16,975 | 47,963,500.00 |
| Total..... | 165,401 | \$480,732,000.00 |
| Ceased to be in force..... | 6,094 | 17,668,500.00 |
| In force Dec. 31, 1894..... | 159,307 | \$463,063,500.00 |
| Claims unpaid Dec. 31, 1893..... | 136 | \$399,000.00 |
| Claims incurred during the year 1894..... | 1,344 | 3,919,500.00 |
| Total..... | 1,480 | \$4,318,500.00 |
| Claims paid during the year 1894..... | 1,360 | \$3,967,099.00 |
| Terminated by death during 1894..... | 1,344 | 3,919,500.00 |
| Terminated by lapse during 1894..... | 4,750 | 13,749,000.00 |

BUSINESS IN NEW HAMPSHIRE DURING 1894.

| | | |
|--|-----|----------------|
| In force Dec. 31, 1893..... | 456 | \$1,815,500.00 |
| Written during the year..... | 23 | 64,500.00 |
| Total..... | 479 | \$1,880,000.00 |
| Ceased to be in force..... | 20 | 57,000.00 |
| In force Dec. 31, 1894..... | 459 | \$1,823,000.00 |
| Claims incurred during the year 1894..... | 6 | \$16,500.00 |
| Claims paid during the year 1894..... | 6 | \$16,500.00 |
| Terminated by death during 1894..... | 6 | 16,500.00 |
| Terminated by lapse during 1894..... | 14 | 40,500.00 |
| Gross amount paid by New Hampshire members without deductions..... | | \$12,840.51 |

SUPREME COUNCIL ROYAL TEMPLARS OF TEMPERANCE.

BUFFALO, N. Y.

Incorporated July 1, 1878. Commenced business February 3, 1877.

L. R. SANBORN, *President.*

ESBON B. REW, *Secretary.*

INCOME.

| | |
|----------------------------|--------------|
| Annual dues..... | \$10,959.27 |
| Assessments..... | 319,783.43 |
| All other..... | 2,160.33 |
| Total income..... | \$332,903.03 |
| Balance Dec. 31, 1893..... | 7,412.14 |
| Total..... | \$340,315.17 |

DISBURSEMENTS.

| | |
|---|--------------|
| Losses and claims..... | \$317,363.25 |
| Salaries of officers and office employés..... | 5,858.66 |
| All other..... | 10,080.27 |
| Total disbursements..... | \$333,302.18 |
| Balance..... | \$7,012.99 |

NET OR INVESTED ASSETS.

| | |
|-------------------|------------|
| Cash in bank..... | \$7,012.99 |
|-------------------|------------|

NON-INVESTED ASSETS.

| | |
|---|-------------|
| Supplies on hand, office fixtures, etc..... | 3,220.94 |
| Gross assets..... | \$10,233.93 |

LIABILITIES.

| | |
|--------------------------------------|-------------|
| Losses adjusted, due and unpaid..... | \$20,200.00 |
| Deficit..... | \$9,966.07 |

CONTINGENT MORTUARY RESOURCES.

Assessments called, not yet due..... \$30,179.83

CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due..... \$19,000.00

EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1894.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|-----------------|
| In force Dec. 31, 1893..... | 12,243 | \$16,729,400.00 |
| Written during the year..... | 1,005 | 892,750.00 |
| Total..... | 13,248 | \$17,622,150.00 |
| Ceased to be in force..... | 973 | 858,750.00 |
| In force Dec. 31, 1894..... | 12,275 | \$16,763,400.00 |
| Claims unpaid Dec. 31, 1893..... | 12 | \$19,000.00 |
| Claims incurred during the year 1894..... | 189 | 295,500.00 |
| Total..... | 201 | \$314,500.00 |
| Claims paid during the year 1894..... | 189 | \$298,633.00 |
| Terminated by death during 1894..... | 189 | 295,500.00 |
| Terminated by lapse during 1894..... | 784 | 563,250.00 |

BUSINESS IN NEW HAMPSHIRE DURING 1894.

| | | |
|---|-----|--------------|
| In force Dec. 31, 1893..... | 164 | \$215,000.00 |
| Written during the year..... | 5 | 5,000.00 |
| Total..... | 169 | \$220,000.00 |
| Ceased to be in force..... | 6 | 7,000.00 |
| In force Dec. 31, 1894..... | 163 | \$213,000.00 |
| Claims unpaid Dec. 31, 1893..... | 1 | \$2,000.00 |
| Claims incurred during the year 1894..... | 3 | 3,000.00 |
| Total..... | 4 | \$5,000.00 |
| Claims paid during the year 1894..... | 2 | \$3,000.00 |
| Terminated by death during 1894..... | 3 | 3,000.00 |
| Terminated by lapse during 1894..... | 3 | 4,000.00 |
| Gross amount paid by New Hampshire members without deductions..... | | \$4,105.74 |

ORDER OF SCOTTISH CLANS.

BOSTON, MASS.

Incorporated July 5, 1881. Commenced business November 30, 1878.

WALTER SCOTT, JR., *President.*PETER KERR, *Secretary.*

INCOME.

| | |
|----------------------------|-------------|
| Assessments..... | \$69,843.37 |
| All other..... | 1,911.95 |
| Total income..... | \$71,255.32 |
| Balance Dec. 31, 1893..... | 1,211.32 |
| Total..... | \$72,466.64 |

DISBURSEMENTS.

| | |
|----------------------------|-------------|
| Losses and claims..... | \$63,250.00 |
| Salaries of officers | 2,300.00 |
| All other..... | 4,176.92 |
| Total disbursements..... | \$69,726.92 |
| Balance | \$2,739.72 |

NET OR INVESTED ASSETS.

| | |
|-------------------|------------|
| Cash in bank..... | \$2,739.72 |
|-------------------|------------|

LIABILITIES.

| | |
|--------------------------------------|----------|
| Losses adjusted, due and unpaid..... | 2,000.00 |
| Balance net assets..... | \$739.72 |

CONTINGENT MORTUARY RESOURCES.

| | |
|--------------------------------------|-------------|
| Assessments called, not yet due..... | \$14,000.00 |
|--------------------------------------|-------------|

CONTINGENT MORTUARY LIABILITIES.

| | |
|-----------------------------------|-------------|
| Losses adjusted, not yet due..... | \$12,500.00 |
|-----------------------------------|-------------|

EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1894.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| In force Dec. 31, 1893..... | 4,029 | \$5,702,300.00 |
| Written during the year..... | 457 | 842,000.00 |
| Total..... | 4,486 | \$6,544,300.00 |
| Ceased to be in force..... | 1,411 | 1,341,000.00 |
| In force Dec. 31, 1894..... | 3,075 | \$5,203,300.00 |
| Claims unpaid Dec. 31, 1893..... | 13 | \$18,700.00 |
| Claims incurred during the year 1894..... | 40 | 59,050.00 |
| Total..... | 53 | \$77,750.00 |
| Claims paid during the year 1894..... | 44 | \$63,250.00 |
| Terminated by death during 1894.... | 40 | 59,050.00 |
| Terminated by lapse during 1894..... | 1,371 | 1,290,950.00 |

BUSINESS IN NEW HAMPSHIRE DURING 1894.

| | | |
|--|----|-------------|
| In force Dec. 31, 1893..... | 59 | \$49,700.00 |
| Written during the year..... | 3 | 2,500.00 |
| Total..... | 62 | \$51,200.00 |
| Ceased to be in force..... | 22 | 17,000.00 |
| In force Dec. 31, 1894..... | 40 | \$34,200.00 |
| Terminated by lapse during 1894..... | 22 | \$17,000.00 |
| Gross amount paid by New Hampshire members without deductions..... | | \$657.00 |

**SONS OF TEMPERANCE NATIONAL MUTUAL
RELIEF SOCIETY.**

WASHINGTON, D. C.

Incorporated June 25, 1879. Commenced business June 25, 1879.

BENJ. R. JEWELL, *President.*

F. M. BRADLEY, *Secretary.*

INCOME.

| | |
|----------------------------|--------------------|
| Membership fees..... | \$175.00 |
| Assessments..... | 35,950.65 |
| All other..... | 2,002.65 |
| Total income..... | \$38,128.30 |
| Balance Dec. 31, 1893..... | 269.22 |
| Total..... | \$38,397.52 |

DISBURSEMENTS.

| | |
|---|--------------------|
| Losses and claims..... | \$32,200.00 |
| Salaries of officers and office employes..... | 3,961.36 |
| All other..... | 1,950.45 |
| Total disbursements..... | \$38,111.81 |
| Balance..... | \$285.71 |

NET OR INVESTED ASSETS.

| | |
|---------------------|----------|
| Cash in office..... | \$285.71 |
|---------------------|----------|

LIABILITIES.

| | |
|---------------------|------------|
| Borrowed money..... | \$2,002.65 |
|---------------------|------------|

CONTINGENT MORTUARY LIABILITIES.

| | |
|---|-------------------|
| Losses adjusted, not yet due..... | \$2,100.00 |
| in process of adjustment..... | 4,550.00 |
| Total contingent mortuary liabilities..... | \$6,650.00 |

EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1894.

| | Number. | Amount. |
|---|---------|----------------|
| In force Dec. 31, 1893..... | 1,415 | \$1,943,900.00 |
| Written during the year..... | 120 | 85,050.00 |
| Total..... | 1,535 | \$2,028,950.00 |
| Ceased to be in force..... | 138 | 158,900.00 |
| In force Dec. 31, 1894..... | 1,397 | \$1,870,050.00 |
| Claims unpaid Dec. 31, 1893..... | 4 | \$7,000.00 |
| Claims incurred during the year 1894..... | 20 | 31,500.00 |
| Total..... | 24 | \$38,500.00 |
| Claims paid during the year 1894..... | 22 | \$32,200.00 |
| Terminated by death during 1894..... | 20 | 31,500.00 |
| Terminated by lapse during 1894..... | 118 | 127,400.00 |

BUSINESS IN NEW HAMPSHIRE DURING 1894.

| | | |
|--|----|-------------|
| In force Dec. 31, 1893..... | 76 | \$99,600.00 |
| Ceased to be in force..... | 2 | 1,400.00 |
| In force Dec. 31, 1894..... | 74 | \$98,200.00 |
| Claims unpaid Dec. 31, 1893..... | 1 | \$1,400.00 |
| Claims paid during the year..... | 1 | \$1,400.00 |
| Terminated by lapse during 1894..... | 2 | 1,400.00 |
| Gross amount paid by New Hampshire members without deductions..... | | \$2,075.00 |

UNITED AMERICAN MECHANICS.

PHILADELPHIA, PA.

Incorporated June 11, 1892. Commenced business September 23, 1879.

WILLIAM N. SIMONS, *President*.JOHN SERVER, *Secretary*.

INCOME.

| | |
|----------------------------|-------------------|
| Membership fees..... | \$95.00 |
| Assessments..... | 3,788.49 |
| All other..... | 26.02 |
| Total income..... | <u>\$3,909.51</u> |
| Balance Dec. 31, 1893..... | 2,418.23 |
| Total..... | <u>\$6,327.74</u> |

DISBURSEMENTS.

| | |
|--------------------------|-------------------|
| Losses and claims..... | \$3,300.00 |
| All other..... | 219.15 |
| Total disbursements..... | <u>\$3,519.15</u> |
| Balance..... | <u>\$2,808.59</u> |

NET OR INVESTED ASSETS.

| | |
|-------------------|------------|
| Cash in bank..... | \$2,808.59 |
|-------------------|------------|

EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1894.

| | <i>Number.</i> | <i>Amount.</i> |
|---------------------------------------|----------------|-----------------|
| In force Dec. 31, 1893..... | 550 | ..... |
| Written during the year..... | 39 | ..... |
| Total..... | <u>589</u> | ..... |
| Ceased to be in force..... | 38 | ..... |
| In force Dec. 31, 1894..... | <u>551</u> | ..... |
| Claims paid during the year 1894..... | 6 | \$3,300.00 |
| Terminated by death during 1894..... | 6 | <u>3,300.00</u> |

BUSINESS IN NEW HAMPSHIRE DURING 1824.

| | | |
|--|----|----------|
| In force Dec. 31, 1893..... | 24 | ..... |
| Written during the year..... | 10 | ..... |
| Total..... | 34 | ..... |
| Ceased to be in force..... | 4 | ..... |
| In force Dec. 31, 1894..... | 30 | ..... |
| Gross amount paid by New Hampshire members without deductions..... | | \$158.00 |

IMPERIAL COUNCIL ORDER OF UNITED FRIENDS.

POUGHKEEPSIE, N. Y.

Incorporated December 2, 1881. Commenced business December 2, 1881.

S. L. MALCOLM, *President.*O. M. SHEDD, *Secretary.*

INCOME.

| | |
|----------------------------|--------------|
| Assessments..... | \$494,842.00 |
| All other..... | 2,051.98 |
| Total income..... | \$496,893.98 |
| Balance Dec. 31, 1893..... | 7,816.27 |
| Total..... | \$504,710.25 |

DISBURSEMENTS.

| | |
|---|--------------|
| Losses and claims..... | \$471,500.00 |
| Salaries of officers and office employés..... | 9,392.20 |
| All other..... | 7,504.47 |
| Total disbursements..... | \$488,396.67 |
| Balance..... | \$16,313.58 |

NET OR INVESTED ASSETS.

| | |
|-----------------------------------|-------------|
| Cash in office..... | \$21,000.00 |
| Cash in bank..... | 16,313.58 |
| Total net or invested assets..... | \$37,313.58 |

CONTINGENT MORTUARY RESOURCES.

| | |
|---|--------------------|
| Mortuary assessments called, not yet due..... | \$38,500.00 |
| due and unpaid..... | 4,500.00 |
| for losses unadjusted..... | 44,500.00 |
| Total due from members..... • | <u>\$87,500.00</u> |

CONTINGENT MORTUARY LIABILITIES.

| | |
|--|---------------------------|
| Losses adjusted, not yet due..... | \$56,000.00 |
| in process of adjustment..... | 19,000.00 |
| resisted and reported..... | 8,000.00 |
| Total contingent mortuary liabilities..... | <u><u>\$83,000.00</u></u> |

EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1894.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|------------------------|
| In force Dec. 31, 1893..... | 20,726 | \$35,991,500.00 |
| Written during the year..... | 996 | 1,242,000.00 |
| Total..... | <u>21,722</u> | <u>\$37,233,500.00</u> |
| Ceased to be in force.... | 4,324 | 8,019,000.00 |
| In force Dec. 31, 1893..... | <u>17,398</u> | <u>\$29,214,500.00</u> |
| Claims unpaid Dec. 31, 1893.... | 40 | \$63,000.00 |
| Claims incurred during the year 1894..... | 249 | 281,000.00 |
| Total..... | <u>289</u> | <u>\$344,000.00</u> |
| Claims paid during the year 1894..... | 297 | \$471,500.00 |
| Terminated by death during 1894..... | 261 | 435,500.00 |
| Terminated by lapse during 1894..... | <u>4,027</u> | <u>85,475,000.00</u> |

BUSINESS IN NEW HAMPSHIRE DURING 1894.

| | | |
|---|------------|---------------------|
| In force Dec. 31, 1893..... | 126 | \$217,500.00 |
| Written during the year..... | 18 | 18,000.00 |
| Total..... | <u>144</u> | <u>\$235,500.00</u> |
| Ceased to be in force..... | 36 | 69,500.00 |
| In force Dec. 31, 1894..... | <u>108</u> | <u>\$166,000.00</u> |
| Claims incurred during the year 1894..... | <u>1</u> | <u>\$1,000.00</u> |

| | <i>Number.</i> | <i>Amount.</i> |
|---------------------------------------|----------------|----------------|
| Claims paid during the year 1894..... | 1 | \$1,000.00 |
| Terminated by death during 1894..... | 1 | 1,000.00 |
| Terminated by lapse during 1894..... | 35 | 68,500.00 |

GRAND LODGE ANCIENT ORDER OF UNITED WORKMEN.

BOSTON, MASS.

Incorporated February 9, 1883. Commenced business February 25, 1879.

EDWARD MITCHELL, *President.*

J. EDWARD BURTT, *Secretary.*

INCOME.

| | |
|---|---------------------|
| Membership fees and per capita tax..... | \$43,181.75 |
| Assessments..... | 583,067.00 |
| Relief call..... | 39,635.00 |
| All other..... | 3,481.86 |
| Total income..... | <u>\$669,365.61</u> |
| Balance Dec. 31, 1893..... | 63,745.08 |
| Total..... | <u>\$733,110.64</u> |

DISBURSEMENTS.

| | |
|---|---------------------|
| Losses and claims..... | \$564,000.00 |
| Salaries of officers and office-employés..... | 10,347.94 |
| All other..... | 75,260.81 |
| Total disbursements..... | <u>\$649,608.25</u> |
| Balance..... | <u>\$83,502.39</u> |

NET OR INVESTED ASSETS.

| | |
|-----------------------------------|--------------------|
| Cash in office..... | \$60,660.59 |
| Cash in bank..... | 22,841.80 |
| Total net or invested assets..... | <u>\$83,502.39</u> |

LIABILITIES.

| | |
|--------------------------------------|--------------------|
| Losses adjusted, due and unpaid..... | <u>\$12,000.00</u> |
|--------------------------------------|--------------------|

EXHIBIT OF CERTIFICATES OR POLICIES.

TOTAL BUSINESS OF 1894.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|-----------------|
| In force Dec. 31, 1893..... | 37,442 | \$74,884,000.00 |
| Written during the year..... | 4,680 | 9,360,000.00 |
| Total..... | 42,122 | \$84,244,000.00 |
| Ceased to be in force..... | 1,117 | 2,234,000.00 |
| In force Dec. 31, 1894..... | 41,005 | \$82,010,000.00 |
| Claims unpaid Dec. 31, 1893..... | 7 | \$14,000.00 |
| Claims incurred during the year 1894..... | 286 | 572,000.00 |
| Total..... | 293 | \$586,000.00 |
| Claims paid during the year 1894..... | 286 | \$572,000.00 |
| Terminated by death during 1894..... | 286 | 572,000.00 |
| Terminated by lapse during 1894..... | 831 | 1,662,000.00 |

BUSINESS IN NEW HAMPSHIRE DURING 1894.

| | | |
|--|-------|----------------|
| In force Dec. 31, 1893..... | 1,705 | \$3,410,000.00 |
| Written during the year..... | 163 | 326,000.00 |
| Total..... | 1,868 | \$3,736,000.00 |
| Ceased to be in force..... | 61 | 122,000.00 |
| In force Dec. 31, 1894..... | 1,807 | \$3,614,000.00 |
| Claims incurred during the year 1894..... | 13 | \$26,000.00 |
| Claims paid during the year 1894..... | 12 | \$24,000.00 |
| Terminated by death during 1894..... | 13 | 26,000.00 |
| Terminated by lapse during 1894..... | 48 | 96,000.00 |
| Gross amount paid by New Hampshire members without deductions..... | | \$26,127.00 |

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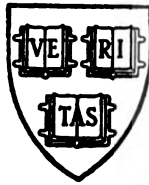
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